

Boston's Bilingual Asian Newspaper

SAMPAN

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Menino Advisor Nancy Lo

The Sampan Interview

When Mayor Thomas Menino asked Nancy Lo to leave her job as an aide to Sen. John Kerry to become the then-acting mayor's senior policy advisor, she knew the job could be a short-lived one. After all, there was no shortage of candidates eager to wrest the position from him.

"I had to think about it," says Lo, who met Menino several years ago while helping to arrange a meeting for Sen. Kerry in Boston. "It was a bit risky. In one sense it would be temporary. I was kind of honored that he wanted an Asian in his administration." Lo points out that while many politicians talk about having a diverse administration, not all of them follow through with high-level appointments. President Clinton for example, showed that his administration would look like America, but he failed to appoint an Asian American to serve in his cabinet.

"I thought, gee, he really means what he says," adds Lo of the city's new mayor. "Some people, they bring people in but they're low-level people. He told me he would put me on as a high level policy advisor."

Hiring people from diverse ethnic backgrounds makes government more effective, says Lo. "I think it makes city government more sensitive to the various needs of the city," she says. "You have a city that's multicultural. Having people from different backgrounds really shape a better city policy. Lo notes that she is already using her position in the Menino administration to help bring more Asians into City Hall. "I'm really sure there are Asians on the executive team," she says.

Lo believes that Menino has a genuine concern for the city's Asian population. The new mayor believes that the concerns of Chinatown have sometimes been ignored by previous city administrations. "He's the first Italian American to be elected mayor of Boston," says Lo. "He understands what it's like to be from an ethnic background."

"He would like to see Chinatown as a tourist attraction," she explains, adding that the mayor wants to make the neighborhood more attractive by improving the condition of streets and sidewalks. At the same time, she adds, the Chinatown community has to work with the city to keep the neighborhood clean.

Lo believes it's also important for the

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Garage Opponents Seek Seats In Neighborhood Council Vote

A slate of candidates opposing the construction of a Parcel C garage in Chinatown will attempt to land seats on the Chinatown/South Cove Neighborhood Council in its Nov. 28 election. Last May garage opponents charged that the Neighborhood Council wasn't representing the interests of the community when it voted to approve the New England Medical Center garage plan. The Council, however, denied the charge.

The election will be held from 9 am to 5 pm in the lobby of the Shawmut Bank at Harrison Avenue and Beach Street in Chinatown. Asians living in the New England area and residents of Chinatown can vote in the election, which will be run by the city's election commission and Yon Lee, the city's liaison to the Chinese community.

Some of the candidates running in this month's election were motivated to do so by the Council's 12 to 2 vote to approve the 455-car parking garage plan. "A lot of people who weren't really concerned or involved...are now," said Lydia Lowe, co-director of the Chinese Progressive Association and a member of the Coalition to Protect Parcel C for Chinatown, a group formed to stop construction of the garage.

"I think there's going to be a lot of new blood running for the CNC," said Lowe, who added that the Parcel C Coalition would probably endorse candidates.

A total of 18 candidates are running in the election. A number of people associated with the Coalition to Protect Parcel C for Chinatown are seeking seats on the Council, including David Moy, executive director of the Quincy School Community Council; Chi Chi Wu, an attorney with the Asian Outreach Project of Greater Boston Legal Services; Adam Chu of the Tai Tung Tenants Association; Fu Quan Zhang of the CPA Workers Center; Gerald Heng

of the Asian American Corp.; Ricky Szeto, a resident of Castle Square; Jerry Chin, the auditor of the Chinese Consolidated Benevolent Association; and Elaine Tung, an attorney for the Coalition.

Also running in the election are: Richard Chin, a current member running for reelection; Paul Lee; Shirley Lee; Richard Lum; William Moy, the Council's current co-moderator who is running for reelection; Jeffrey Wong; Agatha Tong; Ruth Moy; Frank Wong,

who is running for reelection; and Hing Soo Hoo, the owner of the Chinatown Cafe.

"I think it's really exciting," said Lowe. "It's not just the same people. It's a range of people. That's what the Neighborhood Council should be about."

Candidates must run for positions in one of five categories, depending on their position in the community. This year two positions are available in the

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Meizhu Lui of the Health Access Project leads a rally criticizing the New England Medical Center's service to the Chinatown community. Page 3.

Community Policing Policy Still Unclear

For a short time earlier this fall the Boston Police Department appeared to be making community policing a reality. Every day, police officer Stanley Woo could be seen walking from the neighborhood's business district down Tyler Street to Tai Tung Village. For the first time in recent memory a beat police officer could be seen regularly on the streets of Chinatown.

But just when Woo was becoming a familiar sight on neighborhood streets, the Boston Police Department abruptly changed course and put him in a car again. The reason: overtime money that Police Commissioner William Bratton had been using to keep two men in cars while others were walking the beat had been used up.

Just before the mayoral election Bratton complained that a shortage of funds had forced the department to take the beat officers off the streets and reassign them to cars. A spokesman for the mayor's office, however, said the money allowing the department to put the officers on the street was drawn from spe-

cial funding that was limited from the start. One official said that overtime had to be used to keep two officers in cars because the department hadn't enough full-time officers. Officials from the mayor's office noted that this fall's new police class is the first in a number of years.

Suddenly taking Woo off the street took some people in the neighborhood by surprise. Woo, for example, had been scheduled to attend a meeting with a group of tenants from 15 Oxford St. where there had been a number of robberies and was also set to regularly pick up community suggestions and complaints from a box in the Chinatown Cafe. He was even planning to write articles for the Sampan. Suddenly, however, he was gone and no one seemed to know what had happened to him.

The city's inconsistent approach toward community policing policy in Chinatown has disappointed people who have been working to make the new policy a reality. To make community

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BRA Decides Who Will Control Parcel C Community Benefits

The creation of a trust to oversee the distribution of community benefits from a proposed New England Medical Center (NEMC) parking garage suggests that neither the city nor the hospital are ready to reconsider the garage plan.

Though the Boston Redevelopment Authority (BRA) has yet to give the hospital final approval to build the 455-car garage on Parcel C in Chinatown, the BRA's Beverly Johnson on Monday presented the Neighborhood Council with the names of the trustees. The Chinatown Community Trust would oversee the distribution of the more than \$1.8 million in community benefits the hospital will offer in connection with the garage's construction. Johnson said the BRA selected the trustees.

While there at first appeared to be no residents of Chinatown on the list, Council member Robert Guen noted that Frank Chin is a resident of Tremont

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Inside: Personal Finance Special

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Election

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"organization" category; two in the "agency" category; two in the "business" category; and one in the "other" category. A two-year "resident" position for which there were no candidates last year will also be up for reelection this year. A total of seven three-year positions and one two-year position are up for reelection this year.

Vying for seats in the "agency" category are: Richard Chin, David Moy, Ruth Moy, and Chi Chi Wu; in the "business" category: Frank Wong, Jeffrey Wong, and Hing Soo Hoo; in the "organization" category: Jerry Chin, Paul Lee, Richard Lum, Agatha Tung, and Fu Quan Zhang; in the "other" category: Gerald Heng, William Moy, and Elaine Tung; and in the "resident" category: Adam Chu, Shirley Lee, and Ricky Szeto.

Four Neighborhood Council members will not run for reelection. They are: Robert Guen, Chau-ming Lee, Peter Bak-Fun Wong, and Henry Szeto.

-R.O.

Policing

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at the Boston Chinese Evangelical Church in Chinatown, had drawn up bilingual forms that residents could use to inform police of their concerns and also to make suggestions about neighborhood safety. The forms were to be picked up by residents at the Chinatown Cafe on Harrison Avenue and deposited in a box there. Woo was scheduled to regularly pick them up.

Although the police department said the program will continue and that the forms will continue to be passed on to the police department, Lee pointed out that some of the enthusiasm will be lost if there isn't a police officer in the neighborhood to respond to problems on a regular basis. "We're definitely disappointed," said Lee, who made the remarks at a meeting of the Chinatown Safety Committee.

He added that the new community policing policy "was a big thing" and said that "the impetus definitely drops if we don't have a person to respond." He said he hoped money would soon become available to put a walking police officer back into the neighborhood.

Police Captain Stephen Doris, who also attended the meeting, said that community policing involves more than simply putting beat officers on the streets. It also involves attending community meetings and working with the neighborhood to solve problems. He noted that the recent police crackdown on prostitutes in the Chinatown area had been an effective instance in which police and community leaders were able to work together to solve a local problem.

At the same time that the neighborhood's beat police officer has been pulled off the street, it was also announced that the Asian Task Force, which had been formed to fight organized crime in the Asian community, had also been disbanded. Yon Lee, the city's liaison to the Chinese community, said he did not know why the group had been discontinued.

Disbanding the Task Force, however, comes at a time when gang activity has once again surfaced in Chinatown. Several members of the community noted at last week's safety meeting that there has recently been a series of extortion attempts and a robbery in Chinatown gambling rooms. In one incident, a total of \$10,000 was taken from people in a Tyler Street gambling room. In another incident, an arsonist set fire to a gambling parlor. Some people believe that outsiders from New York have been involved in the extortions and in the robbery.

bery.

Police officer Diane Green, who was at the meeting, asked whether people would be willing to talk to police about the extortions. The robbery was not formally reported to the police, though the police eventually learned about it from other sources. Controlling extortion in Chinatown has not been easy for police because victims are generally afraid to file complaints.

Also discussed at the meeting were a number of robberies that have taken place at knife-point at Oxford Place at 15 Oxford Street. A suspect was nabbed by police near the building and was found to be driving a stolen car. Lucy Chin, a neighborhood council member who lives in the building, tipped off police to the suspect. She complained, however, that the police department hadn't told her whether the man had been charged in connection with robberies in the building. "I'd like to see what the follow-up is on this person apprehended," she said, adding that "ever since that fellow has been apprehended it's been pretty quiet."

Yon Lee suggested that some problems at 15 Oxford St. may be due to troublesome tenants letting undesirable people into the building. He suggested that the building's management should "evict these trouble-making tenants."

Another person at the meeting said that a man with a machete robbed a woman of \$130 near the Josiah Quincy School. The woman, however, was too afraid to report the incident to the police.

R.O.

Trust

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Street. Questions were also raised about who made up the list and why the president of NEMC - who rarely makes an appearance at community meetings - was on it.

The trust was also formed just before the Neighborhood Council election, though it's not clear if that was the reason motivating the BRA to come up with the list this week. A new Neighborhood Council may not have been as quick to approve the trustee list.

The Council approved the people selected by the BRA to serve on the Trust. They are: Frank Chin; James Flaherty, treasurer of the BRA; Frank Fresina of the Shawmut Bank's Chinatown branch; Jerome Grossman, NEMC president; Edward Guen, board member of the South Cove Nursing Home; Robert Guen and William Moy, members of the Neighborhood Council; and the president of the CCBA.

Johnson also told the Neighborhood Council this week that the BRA is scheduled to rule on giving the NEMC final designation to build the garage in February or March. The BRA has so far only given the project tentative designation.

Garage opponents, meanwhile, have been discussing alternatives to the garage proposal. Lydia Lowe, co-director of the Coalition to Protect Parcel C for Chinatown, said that the Coalition recently held a meeting to discuss how the community could use the site if the city allows it to develop the area.

the community could use the site if the city allows it to develop the area.

Architect Chia-Ming Sze, who has offered his services pro bono, has drawn up several optional plans for the Parcel C site on Oak Street. Both options involve connecting the buildings currently on the site and using them as community space. The three buildings are currently being leased by NEMC.

The plan could yield a minimum of 15,000 square feet and a maximum of 20,000. The remainder of the site would be used for surface parking for the Oak Terrace community housing project currently under construction and for a community basketball court or a garden.

A second option includes construction of a two-story garage on the site for Oak Terrace parking. Some Coalition members, however, suggested that building any garage on the site would be inappropriate given the group's current opposition to a garage. Building a garage, however, would make available more space for community use.

Lowe suggested that developing the site would not be too expensive, though the group would have to raise money to finance it. "There are a lot of financial and physical constraints on us," she said. Developing one of the two plans would still leave the community the option of developing a larger community center on the site in the future.

Meanwhile, the mayor's office has been investigating other sites on which NEMC could build a garage and has discussed the matter with the BRA, said Nancy Lo, the mayor's policy advisor. "Nobody is trying to stop them (NEMC) from building a garage," she said. "The question is, where?"

Michael Liu, executive director of the Asian American Resource Workshop and a Coalition member, said that "there's no indication that they (NEMC) are backing away" from the garage plan.

Opponents, however, suggest that the plan could be slowed by the Massachusetts Environmental Protection Agency (MEPA), which has ordered an independent environmental impact review after community members charged that a garage would increase air pollution and traffic in the area near Parcel C. Coalition members are also hoping that Mayor Thomas Menino will appoint a new BRA director to replace Paul Barrett, the current director who has been pushing for construction of the garage. Barrett, like other city officials from the Flynn administration, has handed in his resignation in accordance with a request by Mayor Menino. Some officials, however, will be reappointed.

Coalition members also met with members of the Chinatown Community Center, Inc., the community organization originally assigned the task of handling the community center issue. The Coalition presented the Parcel C optional plan to the CCC because they wanted the group to "be part of the project," said Liu.

The CCC members, however, were "not optimistic about gaining control" of the Parcel C site and said they would discuss the Parcel C options with their boards. "They are reserving judgement," said Liu.

-R.O.

Lo

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Chinatown community to work together on crucial neighborhood issues. She suggests that the dispute over the New England Medical Center's plan to build a parking garage on Parcel C has severely polarized the community, putting the new mayor in the middle of the dispute. Menino, however, has asked community groups opposing the garage to make a counter proposal for the Oak Street site.

"The confrontation between people got away from the real issue," says Lo of the Parcel C battle. The community has to stay focussed on the important issues: "How do you build a community center? What do you do with the New England Medical Center?" are the questions that need to be answered, she says.

While it was somewhat risky to take the job early last summer in what could have been only a six-month administration, the risk paid off and she is now sitting in the mayor's office in the highest level position an Asian American has ever held in City Hall. She says she wants to use her position to help both the Asian community and the city as a whole.

Her roots, she notes, are close to both. "I grew up in the South End," says

Lo. "My parents worked in Chinatown. As a youngster we'd always be in Chinatown." Her father came from Guangdong Province in the 1940s and worked in the old Ruby Foo's restaurant and in other Chinatown restaurants. "A lot of people knew my father because he was the head chef at the China Pearl," she says.

Lo for a time attended Boston public schools and recalls being in seventh grade during the city's busing crisis in the early 1970s. Eventually her parents enrolled her in Mount St. Joseph's parochial school. At college she first studied nursing. "The nuns told me that nursing would be a good career for a woman," said Lo, who adds that she changed her course of study because she "couldn't stand the sight of blood."

"I was interested in political science and wanted to do something that helped people," she says, adding that she eventually studied public administration as a graduate student at Northeastern University. Following graduate school she went to Taiwan to study Mandarin. When she returned to Boston she was hired by Sen. Kerry and worked for him for three and a half years.

In the next four years, Lo wants to help "make government more responsive to the people" and help the city provide "better services" to its residents. The mayor, she notes, wants to make the city a safe and healthy place for families to bring up their children.

Since taking the job Lo has been advising the mayor on a wide range of city issues. "Basically what I've been doing for the last four months is researching various issues and advising the mayor on the pros and cons." Those issues include the megaplex sports and convention center, enterprise zones, downtown development, neighborhood business issues and youth services.

Lo believes that bringing more Asians into city government will be a plus both for the city's Asian community and for City Hall. "I just feel that by me being in City Hall the Asian community will be able to benefit because I think for too long the concerns of our community have not been addressed wholeheartedly."

City Hall, she says, should be able to help the neighborhood keep its streets cleaner and more appealing. Though Chinatown has tried at different times to clean its streets, past campaigns haven't been effective. "Go to the North End, Back Bay - you don't have this problem," notes Lo, who believes that the community has to become responsible for the cleanliness of the streets.

At the same time that City Hall can help Chinatown, the Asian community can help the city. "We're brought up in a strict family setting where the family is important, education is important, the work ethic is important. Those things can help City Hall."

-By Robert O'Malley

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INSIDE CHINATOWN

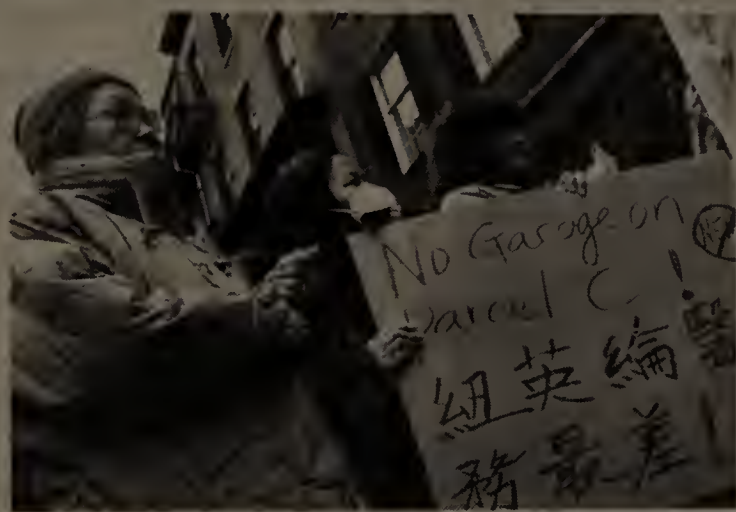
Hospital Criticized in Chinatown Rally

The New England Medical Center's (NEMC) relationship with the Chinatown community was criticized at a rally last week in front of the hospital's Harrison Avenue entrance.

Organized by the Boston Health Access Project of Health Care For All, a consumer health organization, the "Call to Conscience" demonstration was meant to focus attention on hospital extravagance, waste, and the construction of unneeded hospital buildings. The group was especially critical of the hospital's effort to build a 455-car parking garage on Parcel C in Chinatown.

Despite having a huge health care complex in its midst, many Asian patients are unable to use it because they don't have health insurance, which itself is very expensive for many people with families. Many Asians continue to seek their primary health care at the overcrowded South Cove Community Health Center. The current health care system, which the Clinton Administration is trying to reform, appears to focus insufficient resources on primary care, where serious and costly illnesses could be reduced through preventive health measures.

The group also questioned NEMC's non-profit status, suggesting that the hospital continues to operate like a for-profit business at the tax payer's expense. The Health Access Project pointed to a study by Nancy Kane of the Harvard School of Public Health showing that the city's private teaching hospitals have over \$1 billion cash on hand and have spent over



Participants in last week's rally in front of the New England Medical Center.

\$2 billion more on buildings, "many of them duplicative and unnecessarily elegant. At the same time there are growing unmet health needs in the poor communities of Boston."

The NEMC, however, said it was "perplexed by Health Care for All's position because we feel our community health programs are a model in the city." The hospital released a three-page statement listing the substantial housing, job training and other benefits it has offered the community largely in return for its approval to build new buildings.

It also pointed out that it has extended admitting privileges to pediatricians based at the South Cove Community Health Center and internists from community health centers citywide. It said it still has plans to create a community hospital in its new facilities.

Attending the rally and speaking to the gathering were people from various city neighbor-

hoods, a woman whose husband had been treated at the hospital, as well as City Councilor Charles Yancey of Dorchester. People attending the rally carried signs, chanted slogans and sang songs in front of the hospital's Harrison Avenue entrance in Chinatown. A small group of hospital workers gathered nearby, taunting the demonstrators and urging them to leave.

Central to the group's criticism of the hospital's relationship with the community was its continuing effort to build a parking garage in Chinatown, a plan that was approved by the Neighborhood Council and which has received tentative approval from the Boston Redevelopment Authority. Members of the community, however, voted by an overwhelming margin in a recent

non-binding referendum against construction of the garage.

"In whose interests are decisions being made?" asked Sister Linda Bessom, of the Sisters of Notre Dame in South Boston, referring to decisions such as that to build a garage in Chinatown. "Whose voices are not being heard? Is it for the common good of the community?"

Other speakers pointed out the need for communities throughout the city to form alliances to focus attention on the inadequacies of the city's health care system.

Noting that Boston is reputed to be the "center of the most sophisticated health care institutions" in the United States, Yancey questioned, "Why do we have so many people in Boston who feel locked out of these institutions?" He questioned why "community health centers are struggling for survival."

To end the rally, the demonstrators sang a song that began with the lyrics: "I don't know but I've been told, Jerry Grossman's office is paved with gold."

Jerome Grossman, the hospital's president, came under criticism for his \$562,000 annual salary and for a federal audit showing that the hospital charged the U.S. government's Medicare program \$4,000 for antique pillows and curtains for his office. The group also said an audit showed that Medicare had also been billed \$4,000 for first class airfares, food and liquor;

\$7,000 for a country club membership; and \$13,000 for meals and receptions.

Central to the message the group communicated was the hospital's general inaccessibility and lack of genuine involvement in community concerns, a charge that could be leveled at other large hospitals in the city. To pacify the community it offers it benefits, but it fails to make the community feel that it is there to serve them, despite its non-profit status.

"What we're looking for is a health care system that responds to people," said Robert Restuccia, Health Care For All's executive director, who also attended the rally. Restuccia noted that the hospital continues to expand at a time when new services and beds are no longer necessary. "We allowed them to build an obstetrical service that isn't needed," he said.

He suggested that NEMC should appoint people from the community to serve on its board and to be involved in its operation. He said not one NEMC trustee lives in Boston. "This hospital should see as its primary mission serving this community," he said.

Restuccia said the city's major hospitals are driven to expand out of a desire to gain prestige and to attract patients - some from around the world - than from concern for the ordinary people who live near them.

-Robert O'Malley

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The Boston Commission on Affairs of the Elderly/Area Agency on Aging invites all interested agencies serving Boston's elderly to submit proposals for Title III-F funding for the period of October 1, 1993 through September 30, 1994. The purpose of the funding is to support a comprehensive service system of disease prevention and health promotion for Boston's elders. These funds are for the following categories of service: Mental Health Screening and Counseling referrals, Counseling for Alzheimer's patients and families, Nutrition Risk Assessments and Health Screening and Promotion. a bidder's conference will be held on Friday, November 12, 1993 at noon in Room 801 of City Hall. Full request for Proposal packets will be available for the first time at this meeting. After this meeting, packets must be picked up at the Area Agency on Aging office in Boston City Hall, Room 806-B. No RFP packets will be mailed. Proposals must be submitted to the Area Agency on Aging no later than 5:00 P.M., Friday, December 3, 1993. all agencies will be notified of funding decisions by January 1, 1994 for start-up. Call Marcia Good, Deputy Commissioner, at 635-3981 for further information.

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BUSINESS

Taiwan Business Climate Favorable

Members of the New England-Taiwan Business Council, Inc. suggest that the current climate for American firms doing business in Taiwan is favorable, especially for those in the biotechnology and environmental technology industries.

Council members made their remarks at a special dinner attended by Taiwan's Washington, D.C.-based representative to the U.S., Mou-shih Ding, on Oct. 19 at the Lafayette Hotel.

The Council was formed in 1988 to help smaller businesses in Massachusetts enter the Taiwan market. Council members noted that a number of Massachusetts firms have already entered the market, including the Digital Equipment Corp. and the Bank of Boston.

Patricia Givens, the Asian director of the state's Office of International Trade and Investment, believes that biotechnology, environmental, and medical firms are finding greater opportunities to do business in Taiwan now. "These companies are doing much much better," she



(From Left) Mou-shih Ding, Sankarshan Prasad, Sean Fogarty of the World Trade Center, and Vito Su who helped publicize the World of Dinosaurs exhibit in Taiwan. Fogarty is accepting a Business Council award for the exhibit.

said.

At the same time, Council members also suggest that Massachusetts is an attractive region of the country for Taiwanese because of its many educational institutions and high-tech industries. "Our biggest asset is our schools," said Richard Flier,

who noted that many students from Taiwan and other Asian countries attend school in the Boston area. He said such personal relationships with the region could lead to future investments here, pointing out that a member of a family which has a large investment in the

recently opened Asian American Bank & Trust Co. was attending school in the area.

Flier, whose firm helps locate investment opportunities for Asian businessmen in North America, said they are currently trying to help a client buy a building in the Boston area.

Although they suggest that the Taiwanese have more firmly established relationships with West Coast firms because of their location, they also suggest that distance from Asia is no longer a factor in trading as it was in the past. They point out that more developed air transportation has had a major impact on international trade. "The world is shrinking as a place to do business," said Michael Hartigan, a partner at KPMG Peat Marwick, an accounting firm which has an office in Taiwan. "We do a lot of business on Taiwan on a global basis," he said.

Sankarshan Prasad, president of the Business Council, said the Council tries to help small and medium-sized businesses to do business in Taiwan. He said

there has been a "remarkable improvement" in Taiwan's business relationship with the New England area in recent years.

He pointed out that Taiwan is in the midst of a six-year plan to upgrade its infrastructure and needs to import high technology, particularly environmental technology. Prasad also said there were many joint ventures going on between American and Taiwanese firms.

A special award was also given to the World Trade Center by the Business Council for its World of Dinosaurs exhibit in Taiwan this past year. Drawing some 600,000 people, the exhibit was a huge success for a Massachusetts-based business.

-R.O.

The next issue of Sampan will be published on Dec. 3, 1993. Press releases and advertisements which require typesetting or artwork are accepted up to Friday, Nov. 26, 1993. Camera-ready ads are accepted up to Monday, Nov. 29, 1993.

ADMINISTRATIVE ASSISTANT

The Asian Community Development Corporation (ACDC) is a non-profit community organization located in Boston Chinatown, serving the Greater Boston Asian Community. ACDC priorities are housing, economic development and community participation. ACDC is looking for a self-motivated, organized, and enthusiastic team player who will perform all general administrative and bookkeeping duties. Excellent written & verbal communication skills and computer skills required. Work experience with Asian Community preferred. Bilingual skills desirable. Salary: Low \$20s with excellent benefits. Please send your cover letter and resume by 11/26/93 to: ACDC, 360B Tremont St., Boston, MA 02116. Start ASAP.

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Boston Ballet

Seeks person with Accounting degree for Payroll Administrator. Must work well with computers. Send resume to 19 Clarendon Street, Boston MA 02116. Attn: Controller. Fax: 695-6995.

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Send resume and letter by 11/24/93 to Cheryl Rosenthal, Director of Financial Aid, Wheelock College, 200 The Riverway, Boston, MA 02215.

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Taiwan

continued from page 5

scholars, for example, help to ease tensions across the Taiwan Strait and cultivate better mutual understanding. Periodic dialogue between our respective non-governmental organization representatives address a variety of practical problems in our routine bi-coastal contacts. We have made it clear, however, that a more advanced stage of cooperation cannot be achieved until the threat of force against Taiwan is renounced, and efforts to isolate us internationally have been abandoned.

Ladies and gentlemen, as we approach the dawn of the twenty-first century, all of us are confronted with new and pressing political and economic realities. My country is situated in the midst of the Asia-Pacific region, the most dynamic economic area in the world. Both our successful political and economic development depends not only on the sound policies of our government and diligent work of our people, but also on the open support of our friends around the world. I sincerely trust that you will welcome us in our endeavors to promote democracy and prosperity for the common welfare.

Christmas Bazaar: Dec. 4, 1 pm to 5 pm, and Dec. 5, noon to 4 pm, at the Chinese Catholic Pastoral Center, 78 Tyler St., Boston. All are welcome. Events include learning how to make Chinese dumplings and learning Tai Chi. Call 482-2949 for info.

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U Mass Boston

Taiwan

Top Official Offers Overview of Taiwan

(The following address was given by Representative Mou-shih Ding, the Coordination Council for North American Affairs' senior representative in Washington, before the New England-Taiwan Business Council at the Swissotel in Boston Oct. 19.)

The Cold War is behind us. People throughout the world are turning to democracy and free markets. Today, the economic agenda is most countries' major concern, and business rather than armies are on the front lines. Given the U.S. role as the world's largest trading nation and my country's increasing involvement in international economic affairs, we both are a part of that vanguard. In fact, I can say that while my diplomatic career has spanned nearly four decades, I am involved in commercial and trade matters much more heavily than ever before.

In past years, New England has been one of the most attractive places for business and investment, especially for high-tech industries. The key to increasing and expanding this area's dynamic economy was to improve your global competitiveness. Making your business competitive in the new global marketplace can provide new and exciting business opportunities.

My country, the Republic of China on Taiwan, is also seeking new business opportunities through cooperation with our trading partners. We are bringing down trade barriers and seeking more effective protection for intellectual property rights. We are also encouraging foreign businesses to compete for projects under our Six-Year National Development Plan and to set up regional operations centers in Taiwan.

On the economic front, my country continues to perform impressively. Our growth rate of gross national product (GNP) in 1992 was 6.1 percent, the highest rate among the four newly-industrialized Asian "tigers." Industrial production increased from the previous year by 6.5 percent. Per capita GNP topped US\$10,000 for the first time in our history. Our unemployment rate, at less than 2 percent of the workforce in 1992, was among the lowest in the world.

Last year, our total external trade of US\$153 billion was the highest on record. Imports skyrocketed 15 percent, totaling US\$72 billion. Our global trade surplus was only US\$9.48 billion last year, much smaller than the US\$13.3 billion surplus in 1991. Meanwhile, our bilateral trade surplus with the U.S. has fallen by half over the last five years, from US\$16 billion in 1987 to US\$7.8 billion in 1992. During the first eight months of this year, we have successfully reduced that surplus an additional 13 percent, compared to the same period last year. At the same time, imports from the U.S. have increased consistently over a four-year period, making an impressive gain from just over US\$12 billion in 1989 to more than US\$15.7 billion in 1992. Just through August this year, those imports have reached \$10.4 billion. The ROC is the sixth largest trading partner of



Mou-shih Ding addressing the New England-Taiwan Business Council in Boston.

the U.S.

Over all, these trade figures clearly demonstrate Taiwan's development, in only a few years, from labor-intensive manufacturing like footwear and clothing to high-technology electronic and telecommunications products, including computers.

However, this economic development also presents certain challenges. For example, wage rates have increased sharply, growing at more than 10 percent annually for the last two years. Moreover, in the manufacturing sector, the growth rate in employment actually has been negative for the last two years.

Another important consideration is land, a crucial factor in production. Real estate prices have increased steeply, thereby raising the cost of doing business in Taiwan.

Environmental protection is another important issue that must be addressed as our economy continues to develop. Our past economic-growth has had an adverse impact on the environment. Unfortunately, we have not always worked hard enough to ensure a clean and healthy environment. In response to growing popular concern, my government is undertaking many projects designed to clean waterways, build waste treatment plants, and improve waste-disposal facilities. These projects offer excellent opportunities for U.S. suppliers of environmental protection equipment and technology.

Already, our Six-Year National Development Plan is a bright spot in our economy. This undertaking will promote further economic expansion in Taiwan and help resolve problems that have emerged as a result of our rapid growth. Under the plan, we will revamp our transportation system, upgrade our telecommunications infrastructure, improve our health and education services, and develop new sources of energy. It also will improve public housing, expand social welfare, and strengthen cultural, educational and recreational facilities.

The plan reflects our determination to modernize our industrial infrastructure so that we may achieve higher levels of productivity. As you may be aware, this plan already has been underway for two years. However, at this mid-term point, my government has slightly reduced the scope of the original plan to meet current realities. Our offices, both local and in

Washington, D.C. stand ready to help you take advantage of the ample business opportunities which the plan offers U.S. companies.

As Representative of my country to the United States, I view my job as twofold in the international business area. First, I must continue to work with the U.S. federal government, as well as state governments, to strengthen bilateral trade relations between our two countries. Second, I must keep working with private entrepreneurs to remind them of the opportunities and benefits of doing business or investing in Taiwan. I look forward to providing more and better information about commercial opportunities in Taiwan for U.S. businesses.

One of our highest priorities in terms of commercial goals is to promote Taiwan as a Regional Operations Center. In the last decade, many multinational corporations have established regional operations centers in Taiwan to oversee and coordinate their operations throughout Asia and the Pacific.

One reason these companies have chosen Taiwan to be the base of their regional operations is that it is located at the heart of the most promising Asian economies. Taiwan is therefore a prime location for establishing regional centers which service growing Asian markets. Besides its convenient location, Taiwan possesses a number of other attributes and advantages - such as a strong economy, skilled workforce and comprehensive industrial network.

To allow my country to more effectively carry out this role, we will accelerate infrastructural development in telecommunications, improve transportation and provide an expanded supply of electrical power. This will be achieved under the provisions of the Six-Year Plan. Our goal in making these efforts is straightforward: we want to create an environment where free trade and investment can flourish. Given the fact that American businesses are both innovative and productive, I firmly believe that the potential for American business in Taiwan is tremendous. Indeed, a number of major U.S. corporations already have established themselves there. Companies such as Federal Express, Motorola, Bayer, and General Electric are actively investigating opportunities in my country.

Overall, we are confident that the relationship between our two

countries and our two peoples is strong and becoming ever stronger. Significant, substantive improvements in cooperation have come about in recent years. With open U.S. support, our application for membership in the GATT is moving forward. Washington reaffirmed its commitment to the 1979 Taiwan Relations Act by authorizing our purchase of the F-16 defense aircraft. And through conscientious effort, my country has not only reduced its bilateral trade surplus with the United States, but also improved the climate for intellectual property rights protection on Taiwan.

Based upon our understanding of the policy principles and priorities of the Clinton Administration, we have every reason to expect that cooperation between the two countries will continue to improve in the years ahead. Clearly, we share many of the same values, interests, and priorities in a changing global environment. Moreover, educational, cultural, scientific and technological links between us are close and permanent.

On the domestic political front, my government has committed itself to full democracy. Every member of our legislative and representative institutions has now been chosen through free and open elections. Our multi-party political system encourages broad representation and energetic election campaigns. Individual rights to free speech, assembly, and petition are virtually unrestricted; and our legislators have been playing a more important and active role in the policy formulation process. We are convinced that this path of openness, debate and political competition will build the best atmosphere for a strong society and an equally strong economy.

On the international front, our anticipated accession to the General Agreement on Tariffs and Trade (GATT) will require adjustment, rethinking, and reforms in our domestic economy. We have demonstrated our commitment to a strong trade regime through our decision to seek membership in the GATT as a developed nation, and we are prepared to support the outcome of the Uruguay Round GATT talks. The GATT Working Party recently finished the fourth meeting to review our accession. Once the necessary procedure is completed, we will become one of the contracting parties to the GATT. This international initiative, like those in other areas of our political and economic development, will require continuing policy flexibility and compromise on our part.

Other than the GATT accession, one of our most important goals on the international front is to participate in the United Nations. The expanding global role of my country cannot be ignored. As an active member of the international trading community for many years, the ROC has contributed significantly to the world economy. Unfortunately, despite our national strength and economic achievement, the ROC is still excluded from most international organizations. Our people feel this

is not only immoral but unfair. At this juncture, with the Cold War ended and the new international order taking shape, the ROC's request for greater recognition in international affairs and participation in international organizations is a natural expectation. We are prepared to assume greater international responsibility in connection with this privilege.

In the view of my government, it is time for the international community to accept our people's right and desire to participate in international organizations and activities. The Republic of China was founded in 1912. When the Chinese communists took over the mainland in 1949, my government of the ROC evacuated from mainland to Taiwan. Since then China has been a divided nation, and there are two Chinese political entities separated by the Taiwan Strait. We acknowledge that our jurisdiction does not currently extend to mainland China, just as that of the PRC does not extend to Taiwan. My country's bid for participation in the United Nations does not challenge the PRC's place in the United Nations, but simply asks for a recognition of reality and fairness by the world community for the 21 million people of the Republic of China on Taiwan. In fact, the ROC was a founding member of the United Nations in 1945, and remained a productive member until forced to withdraw in 1971. However, the 1971 U.N. action did not resolve the issue of China's division. The R.O.C. has maintained a continuing and well-defined presence in the international community. Our policy favors the reunification of China in a peaceful and democratic way. We are entitled in the interim to equal representation in the U.N. Our participation would not perpetuate the present division of China; the precedents set by U.N. membership of East and West Germany prior to unification and by North and South Korea refute that notion. In fact, the joint participation of the ROC and the mainland would serve to enhance regional stability and further the prospects for eventual reunification of China. And I would like to emphasize that the R.O.C. is willing, able and ready to contribute to the international community in a manner which will benefit all concerned.

It will not be easy for us to achieve this goal. We need support from our American friends. Already this September, numerous delegations in the United Nations endorsed the concept, but it has been temporarily shelved. Our people's request for United Nations participation merits continued consideration and requires further endorsement if we are to realize success. It is time for the U.N. and all its member countries to examine this issue in a sympathetic light.

At the same time, my government's prudent policy toward the Chinese mainland is designed to enhance regional stability while strengthening Taiwan's security, and to facilitate China's peaceful and

continued on page 4

IMMIGRATION

Union Condemns Attacks on Immigrants

(On Oct. 7 the AFL-CIO National Convention in San Francisco adopted a resolution condemning immigrant bashing. Below is the AFL-CIO's resolution titled "Immigrants and the Labor Movement.")

America is a nation of immigrants. Throughout its history, immigrants have played an important role in building the

nation and its democratic ideals. New arrivals from every continent have contributed their energy and vitality to making the United States richer and stronger. This is as true today as in the past.

The labor movement in particular has been enriched by the contributions of immigrant workers. They played a fun-

damental role in building our movement and continue to make indispensable contributions to the strength and growth of our unions to this day.

Yet today, we are witnessing the spread of a new hate campaign cynically designed to exploit public anxiety by making immigrants and refugees the scapegoats for economic and so-

cial problems. Not only are immigrant workers being subjected to exploitation and abuse, but other workers who may look or sound "foreign" are also experiencing discrimination. Such biased views are morally wrong in principle and without basis in fact.

Immigrants are not the cause of our nation's problems. Dis-

crimination, harassment, bigotry and exploitation directed against immigrants and their families will worsen, not solve, our economic and social ills.

Our tradition of providing refuge to those fleeing persecution goes back to the earliest days of this nation. In our determination to see justice prevail against criminals, smugglers of human cargo, and blatant abusers of our legal system, this nation must not violate its own best traditions and ideals.

The AFL-CIO reiterates its long-standing commitment to immigration policies and laws that protect the rights of all workers, provide fair opportunities for legal immigration, and insure compassionate and humane treatment and due process of law for all people who enter, or attempt to enter, the United States illegally.

The labor movement recognizes its responsibility to counter anti-immigrant bias wherever it occurs. The traditions and values of the labor movement are deeply rooted in justice, dignity, and equality for all workers and their families. In keeping with those values, we will continue to welcome our immigrant brothers and sisters into the labor movement, and we will continue our tradition of advocacy for the rights of immigrants in the workplace and in the community.

The AFL-CIO calls on the nation's political, civic and religious leadership to refute and speak out against those who seek to blame immigrants for the country's economic and social problems. We urge our national leaders to be in the forefront of the effort to reaffirm our national heritage as a land of freedom and equality and as a haven for the persecuted.

The AFL-CIO, in addition,

- Condemns attacks upon immigrant workers and encourages all affiliates to educate their members about the value of labor solidarity regardless of racial or national origin or immigrant status;

- condemns the exploitation and abuse of immigrant workers, especially children, in any workplace, and condemns as well the growing numbers of greedy employers who are creating new sweatshops to earn profits on the backs of workers;

- encourages affiliated unions to develop programs to address the special needs of immigrant members and potential members, including:

- a) Developing education programs to inform all workers of their legal and human rights, in and out of the workplace.

- b) Monitoring and challenging discriminatory practices against immigrants by employers, government agencies or other elements of society;

- c) Working with those immigrant rights advocacy and service organizations with whom we share values and beliefs about the fundamental rights of our immigrant brothers and sisters.

- d) Working to assure immigrant members that their unions are aware of their specific problems and needs and working to develop hiring practices that are sensitive to those needs and concerns.



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1994 HOME GAME SCHEDULE

Date		Opponent	Number of Tickets		
			Box	R.G.	Blch
April	4 Mon.	Detroit (1:05 PM)*			
	6 Wed.	Detroit (1:05 PM)			
	7 Thu.	Detroit (1:05 PM)			
	15 Fri.	Chicago (7:05 PM)			
	16 Sat.	Chicago (1:05 PM)			
	17 Sun.	Chicago (1:05 PM)			
	18 Mon.	Chicago (11:05 AM)			
	19 Tues.	Oakland (1:05 PM)			
	20 Wed.	Oakland (7:05 PM)			
	21 Thu.	Oakland (1:05 PM)			
	22 Fri.	California (7:05 PM)			
	23 Sat.	California (1:05 PM)			
	24 Sun.	California (1:05 PM)			
May	3 Tues.	Seattle (7:05 PM)			
	4 Wed.	Seattle (7:05 PM)			
	9 Mon.	Milwaukee (7:05 PM)			
	10 Tues.	Milwaukee (7:05 PM)			
	11 Wed.	Milwaukee (7:05 PM)			
	12 Thu.	Milwaukee (7:05 PM)			
	13 Fri.	Toronto (7:05 PM)			
	14 Sat.	Toronto (1:05 PM)			
	15 Sun.	Toronto (8:05 PM)			
	24 Tues.	Cleveland (7:05 PM)			
	25 Wed.	Cleveland (7:05 PM)			
	26 Thu.	Cleveland (6:05 PM)			
	30 Mon.	Kansas City (1:05 PM)			
	31 Tues.	Kansas City (7:05 PM)			
June	1 Wed.	Kansas City (7:05 PM)			
	3 Fri.	Texas (7:05 PM)			
	4 Sat.	Texas (1:05 PM)			
	5 Sun.	Texas (1:05 PM)			
	10 Fri.	Baltimore (7:05 PM)			
	11 Sat.	Baltimore (1:05 PM)			
	12 Sun.	Baltimore (1:05 PM)			
	13 Mon.	Minnesota (7:05 PM)			
	14 Tues.	Minnesota (7:05 PM)			
	15 Wed.	Minnesota (7:05 PM)			
	27 Mon.	New York (7:05 PM)			
	28 Tues.	New York (7:05 PM)			
	29 Wed.	New York (7:05 PM)			
	30 Thu.	New York (7:05 PM)			

*Limit 8 tickets per person

Date		Opponent	Number of Tickets		
			Box	R.G.	Blch
July	1 Fri.	Oakland (7:05 PM)			
	2 Sat.	Oakland (1:05 PM)			
	3 Sun.	Oakland (1:05 PM)			
	4 Mon.	California (1:05 PM)			
	5 Tues.	California (7:05 PM)			
	6 Wed.	California (7:05 PM)			
	7 Thu.	Seattle (7:05 PM)			
	8 Fri.	Seattle (7:05 PM)			
	9 Sat.	Seattle (1:05 PM)			
	10 Sun.	Seattle (1:05 PM)			
	29 Fri.	Milwaukee (7:05 PM)			
	30 Sat.	Milwaukee (1:05 PM)			
	31 Sun.	Milwaukee (1:05 PM)			
August	1 Mon.	Toronto (7:05 PM)			
	2 Tues.	Toronto (7:05 PM)			
	3 Wed.	Toronto (1:05 PM)			
	4 Thu.	Toronto (7:05 PM)			
	5 Fri.	Cleveland (7:05 PM)			
	6 Sat.	Cleveland (8:05 PM)			
	7 Sun.	Cleveland (1:05 PM)			
	19 Fri.	Detroit (7:05 PM)			
	20 Sat.	Detroit (8:05 PM)			
	21 Sun.	Detroit (1:05 PM)			
	22 Mon.	Texas (7:05 PM)			
	23 Tues.	Texas (7:05 PM)			
	24 Wed.	Texas (6:05 PM)			
Sept.	6 Tues.	Chicago (7:05 PM)			
	7 Wed.	Chicago (7:05 PM)			
	9 Fri.	Kansas City (8:05 PM)			
	10 Sat.	Kansas City (1:05 PM)			
	11 Sun.	Kansas City (1:05 PM)			
	12 Mon.	Baltimore (7:05 PM)			
	13 Tues.	Baltimore (7:05 PM)			
	14 Wed.	Baltimore (7:05 PM)			
	16 Fri.	Minnesota (8:05 PM)			
	17 Sat.	Minnesota (1:05 PM)			
	18 Sun.	Minnesota (1:05 PM)			
	30 Fri.	New York (8:05 PM)			
Oct.	1 Sat.	New York (1:05 PM)			
	2 Sun.	New York (1:05 PM)			

All times are Eastern and subject to change.

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GROUP SALES (40 OR MORE) (617) 262-1915
FAX (617) 236-6640 • TDD (617) 236-6644

Number of tickets:

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Bleachers @ \$8.00 _____
Handling: \$3.00 _____
Total: _____

Name _____

Address _____

City _____

State _____ Zip _____

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SP

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FILM

African-Americans Living in Japan

While racial prejudice historically faced by African Americans in the United States has been fairly well documented, the African American experience in Asia has not to date been fully explored.

The experience of African Americans living in Japan is the subject of filmmaker Reggie Life's documentary film "Struggle & Success: The African American Experience in Japan," which was recently shown at Northeastern University. The screening of the film and the discussion that followed were sponsored by the Japan Society of Boston and Northeastern University's Asian Studies Program and African-American Studies Department.

A graduate of Tufts University and the New York University film school, Life lived in Japan for six months as an Artist Fellow. In 1992 he returned to Japan to interview African Americans who have been living and working there. A diverse group of people who had gone to Asia for various reasons, the African Americans living in Japan include journalists and businessmen, performers and fashion designers. Some went

there as teachers and stayed on to pursue other careers; others were assigned to work there. Some marry Japanese and bring up mixed race children in a largely homogeneous society.

Although the film's style and technique lack visual distinction, "Struggle & Success" is an effective film largely because the filmmaker has managed to get his subjects to talk fairly openly about their lives in Japan. Some of the issues discussed include the same kind of racial stereotyping and prejudice that African Americans have regularly experienced in the US.

At the same time, although Japan presents African Americans with a range of obstacles, many come away from the country with positive experiences. One man says he felt appreciated for his work in Japan; another says he found Japan a less threatening environment for an African American than the US. A businessman says he can do "larger deals" in Japan than would be possible in the US.

Bill Whittaker, a network correspondent assigned to Japan, says blacks have a "form of psychic freedom" in Japan be-

cause the issue of race is "not thrown up in your face like in the United States." He and several others also noted that the Japanese respect your position and judge people on their ability rather than on their race. At the same time, says Whittaker, living in Japan as a foreigner isn't the same as living in a country permanently and making it your home. "In a sense," he says, "it's unreal."

While African Americans have positive remarks to make about the experience, many also feel uncomfortable. One expatriate says that he was welcomed when he first arrived in Japan. But he found that the longer he stayed the more people asked him why he was still there. He was acceptable in his status as a foreigner, but found himself closed out when he tried to make Japan his home. He found that the more he learned about Japan and the closer he got to its culture the more he was seen as an intruder.

Although some of the people interviewed in the film suggest that racial problems for African Americans are less severe in Japan than in the US, most of them also say they aren't plan-

ning to stay in Japan and make it their permanent home. While they say they are respected for their work there, they also complain about glass ceilings and being viewed as outsiders. They feel that they will always be foreigners in Japan. Sometimes too it's difficult to say how much of the prejudice they experience is due to being black and how much is simply the result of being foreigners.

It's precisely such paradoxes - finding glass ceilings but being respected for their work; finding less racial animosity but wanting to leave - that hold the viewer's attention. The filmmaker doesn't try to neatly tie up loose ends. He simply lets the people talk and allows members of the audience to draw their own conclusions.

The only time the filmmaker appears to impose a point of view on the audience is when he explores the source of Japanese attitudes toward African Americans, suggesting that probably Japanese racial attitudes were in part imported from America. While this argument certainly has merit, it doesn't fully explain such attitudes.

Perhaps the film's most

powerful segments are those that explore the plight of mixed-race children. These children grow up in Japan and speak Japanese and attend Japanese school but in the end are not considered Japanese. Often other children taunt them because of the color of their skin.

Toshio Mochizuki, Consul General of Japan in Boston, took part in a panel discussion following the film. He pointed out that the Japanese people are currently undergoing historical changes and are rapidly opening to the international world. This opening up to other non-Japanese cultures is especially apparent in young people. "Teenagers are like Americans in their daily lives," he said. "This is a really new phenomenon in Japan."

He added that racial problems such as those discussed in the film can only be solved through greater contact between Japanese people and the rest of the international community. Life said his film would probably be shown on Public Television sometime next year. The film is well worth seeing.

-Robert O'Malley

Films From Taiwan at MFA

New Films from the Republic of China on Taiwan: Thursdays, Dec. 2 and 9, 1993, at the Boston Museum of Fine Arts.

Dec. 2: "Ah Tai" at 5:15 pm and "The Puppetmaster" at 7:30 pm (The puppet troupe of Li Tien-lu, on whom "The Puppetmaster" was based and which consists of six puppeteers and nine musicians, will perform at the MFA on Wed., Dec. 8 at 7:30 pm).

Dec. 9, "Peach Blossom Land"; at 5:45 pm and "Rebels of the Neon God" at 8 pm. For info. call 267-9300 x 300.

I Wan Jan Puppet Theater: Dec. 8 at 7:30 pm, Remis Theater, Museum of Fine Arts Boston. Tickets \$12 (members, seniors, students) \$15 (general admission). The puppet theater was founded by Taiwan puppetmaster Li Tien-lu, on whom the film "The Puppetmaster" was based. The film will be shown Dec. 2 at 7:30 pm at the MFA.



Scene from "The Puppetmaster" to be shown Dec. 2 at the MFA.

The Films of Tsui Hark: From Hong Kong, Wednesdays in Nov. and Dec. at the Brattle Theatre, 40 Brattle St., Harvard Square, Cambridge. Nov 24, "Peking Opera Blues"; Dec. 1 "A Chinese Ghost Story"; Dec. 8 "Once Upon a Time in China 2"; Dec. 15 "Zu: Warriors of the Magic Mountain"; Dec. 22, "Chinese Ghost Story 2."

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American Friends Service Committee seeks 3/5-time coordinator for programs dealing with basic social and economic change. Requires experience in community organizing, especially in an empowerment approach; staff supervision and program development; administration and institutional fundraising; and compatibility with philosophy of nonviolent social change. Submit resume and letter of interest by 11/30/93 to Phyllis Cohen, AFSC, 2161 Massachusetts Ave., Cambridge, MA 02140. AFSC is an AA/EO employer and especially encourages applications from women, people of color, gay and lesbian people, people with disabilities, and ex-prisoners.

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Please call 598-3526

Calendar/Short News

CALENDAR

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Dec. 2: "Ah Tai" at 5:15 pm and "The Puppetmaster" at 7:30 pm (The puppet troupe of Li Tien-lu, on whom "The Puppetmaster" was based and which consists of six puppeteers and nine musicians, will perform at the MFA on Wed., Dec. 8 at 7:30 pm).

Dec. 9, "Peach Blossom Land"; at 5:45 pm and "Rebels of the Neon God" at 8 pm. For info. call 267-9300 x 300.

I Wan Jan Puppet Theater: Dec. 8 at 7:30 pm, Remis Theater, Museum of Fine Arts Boston. Tickets \$12 (members, seniors, students) \$15 (general admission). The puppet theater was founded by Taiwan puppetmaster Li Tien-lu, on whom the film "The Puppetmaster" was based. The film will be shown Dec. 2 at 7:30 pm at the MFA.

Boston International Festival: Nov. 19-21, at the Bayside Exposition Center. Includes talented artists and craftsmen from more than 80 communities, food from around the world, and cultural exhibitions. Adults \$8, Children 6-12 \$5 (free if accompanied by an adult); Seniors \$6. Call 861-9729 for info.

Chinese Performing Arts: Nov. 27, at 7:30 pm, at MIT's Kresge Auditorium. Music, Dance and Singing by professional artists from the Chinese Performing Artists Salon. Tickets are \$10, \$8 and \$5. For info. call 542-8223 or 426-0958.

8th Annual Conference on Chinese Culture: Chinese Culture and Aesthetic Attitudes, Dec. 4, from 9:45 am to 6 pm, at the Harvard Yenching Institute Auditorium, Harvard University, Cambridge. Admission is free. The conference will be conducted in Chinese.

Practical ESL Classes: Im-

prove your listening, speaking, reading and writing skills to help you with your daily life or to

enter free skills training programs or college. Morning and evening classes. Starting Jan. 4, 1994. Call 426-9492 or come to AACA, 90 Tyler St., Boston, to register.

Citizenship Class: Do you want to become a US citizen? Join our successful class from Nov. 30 to Dec. 10. Experienced teacher. Register now at AACA, 90 Tyler St., Boston, Tel: 426-9492.

Mandarin Class: Learn Mandarin from our experienced native Mandarin speaking teachers. Class starts Jan. 4. Fee is \$320 for 16 weeks. Tues. and Thurs., 6-8 pm. Call 426-9492 to register.

Conversational Mandarin Class: For those who already know how to read and write Chinese. Improve your pronunciation and communication skills. Tues. and Thurs., 6-8 pm. Fee is \$320 for 16 weeks. Call 426-9492 to register. Class will start Jan. 4, 1994.

Free Legal Advice: Nov. 13, noon to 5 pm, at the Asian American Civic Association, 90 Tyler St., Chinatown. Sponsored by the National Lawyers Guild. Legal areas for which aid will be offered include, immigration, housing civil rights, discrimination, personal injury, etc.

The Films of Tsui Hark: From Hong Kong, Wednesdays in Nov. and Dec. at the Brattle Theatre, 40 Brattle St., Harvard Square, Cambridge. Nov 24, "Peking Opera Blues"; Dec. 1 "A Chinese Ghost Story"; Dec. 8 "Once Upon a Time in China 2"; Dec. 15 "Zu: Warriors of the Magic Mountain"; Dec. 22, "Chinese Ghost Story 2."

The Multicultural Employment Center: Offering a full range of job placement services for bilingual job seekers, including refugee and immigrant job seekers. Staff speaks Chinese and Vietnamese. The Center has

been relocated from the Wollaston Lutheran Church to the Quincy Opportunity Job Center, 50 Ross Way, Quincy, MA. For info call Carl Woo or Phuong Chu at 471-2750.

SHORT NEWS

OCA Concerned

About Crimes against Asians The Organization of Chinese Americans (OCA) expressed extreme alarm today over the most recent shooting of a Korean

"What is especially upsetting is that more and more young people are drawn to such acts of violence," said Ms. Gong.

OCA Executive Director Daphne Kwok attributed part of the attitude of criminals to poor follow-up by the police and the media after a crime has been committed in the Asian American community.

"People have not made it a priority to do more than routine



Members of the American Legion Boston Chinatown Post marching in the Veterans Day Parade in Boston.

grocery clerk in Washington, D.C. OCA sees the crime as reflective of the growth of senseless violence in America, and as an indication of the inadequacy of the city of Washington to curb crimes against Asian Americans, which have totalled 10 so far this year.

OCA National President Ginny Gong is concerned with the increasing boldness of recent perpetrators. Says Ms. Gong, "The willingness of individuals to shoot without motive in this latest shooting and to loot a store in full view of cameras, as in the Vietnamese jewelry store robbery, shows that today's criminals lack respect for human life and are not fearful of being caught."

work on these cases and with the Asian American community, that is a major disadvantage, because more effort is needed to overcome language and cultural barriers to solve a crime," said Ms. Kwok. "The situation would be improved if police and the media can disseminate as much information as possible to better inform the community about investigations or the closings of these cases."

Ms. Gong further commented that "cursory investigation and coverage is not only an injustice to Asian Americans, but it perpetuates the problem within the general community by sending

East Asian Studies For Quincy Teachers

UMass Boston sociology professor Ann Cordilia has organized a series of seminars on East Asian cultures and societies for teachers at Quincy and North Quincy high schools. The goal of the project is to expand students' knowledge of East Asian cultures.

The seminars will include lectures, film presentations, group discussions and learning exercises designed to equip teachers with strategies for making Chinese and Japanese studies a regular facet of courses in economics, geography, history, literature and social studies.

Asians account for approximately 12 percent of the student enrollment at North Quincy High School, and 16 percent at Quincy High School. "This series is invaluable especially in light of the influx of Asian students we've experienced in the last two years," says North Quincy principal Peter Chrisolm, who will attend the three seminars, which will take place at the State Street Bank this month.

Cordilia says the idea for such a project sprang from her experience several years ago teaching at a university in Nagoya, Japan, where students possessed extensive knowledge of cultures other than their own - in marked contrast to their counterparts in the United States.

Celebrating Our Many Voices '93: Nov. 21, a multicultural festival, At the Multicultural Arts Center, 41 Second St., Cambridge. Performances and awards ceremony for the winners of the Mass. English Plus Bilingual Education art/essay contest. Crafts and food available for purchase. \$5 suggested donation. For info. call 330-9635.

PROJECT COST ACCOUNTANT

Project Accountant position available in Boston Architecture/Planning firm. Previous experience in architecture/engineering or related service firm and strong spreadsheet skills required.

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Part-time (20 hour/wk) Social Worker needed for Pediatric clinic at Boston City Hospital. Duties include case management, liaison to DSS and community agencies. Call Judith James at (617) 534-7048 or fax resume to (617) 534-5261.

Broadcast Technical Operator

Temporary part-time position for Saturday evenings for entry level technical operator with previous broadcast experience. Duties include transmitter monitoring, master control and production. Computer experience a plus. Send resume to: WSHS-TV, 71 Parmenter Road, Hudson, MA 01749 or FAX to (508) 562-1166. No phone calls please! Equal Opportunity Employer.

Tri-City Mental Health presently has full-time positions available to provide care for adults with psychiatric disabilities.

Master's Level Clinician

Clinician needed to lead expressive, support, pre-vocational and social groups at rehabilitation program/social club serving adult mental health population. Master's degree in Expressive Therapy or Psychiatric Rehabilitation required. Experience preferred. Valid Mass. driver's license required. \$22,216.

Case Manager/Counselor

Provide counseling, case management, advocacy and outreach with goal of maintaining consumers in the community. Bachelor's degree in Human Services required. Must have a car. Competitive salary; excellent benefits.

Please send your resume by November 26, 1993, to: Personnel, Tri-City Mental Health and Retardation Center, 140A Ferry Street, Malden, MA 02148. AA/EOE



Tri-City Mental Health
And Retardation Center



Personal Finances

Special Feature

Nov. 19, 1993



Look for Savings When Choosing Your Bank

by Mae Cheng

When we go shopping at a mall, not everyone enters the same stores because we're all looking for different products. The same holds true when we go shopping for a financial institution to open up our banking accounts.

Some of us may be looking for accounts that do not require maintaining a minimum balance in order to avoid those monthly service fees. Others may be looking for a bank that will also provide a credit card with our accounts and begin establishing our own personal credit record.

Well, just as there are different stores which provide for each of our various shopping needs, there are different banks that provide various banking needs.

Baybank tried to make getting a credit card and establishing credit easier for its customers by distributing the Baybank card and combining it with the X-Press Check Service. A customer can make a purchase at over eight million establishments where Mastercard is established with this Baybank service. The brochure explains, "The purchase amount is deducted automatically from your checking account-- as if you'd written a check. X-Press Check is an ideal way to pay for everyday purchases where you would normally write a check or pay cash."

Unlike a normal credit card, there is no annual fee to receive this service and there is also no transaction fee for purchases.

This service is similar to that which a Mastercard or Visa would provide because most X-Press Check purchases are covered automatically by Buyer

Protection, which protects items against loss, theft, fire, or other damages for up to 90 days from the date of purchase. One must file an application and be approved in order to participate.

Reserved Credit is another special service Baybank offers its customers. It essentially gives the consumer a credit line. The service protects customers from "bounced" checks, up to the available credit limit, and it allows them to write a check for more than the balance in their checking account. Furthermore, customers can also transfer money from Reserve Credit to their checking account, or they can directly withdraw cash at an ATM machine. There is no application fee and no annual fee involved either.

A popular service which Baybank offers is Check View where pictures of cashed checks are sent to the customer instead of having the checks returned. It is much easier for storing purposes.

The bank also offers statement options which are organized differently according to the needs the particular customer. Statements can be organized chronologically, they can be categorized, or they can be summarized.

Baybank, which is mainly a retail bank with a very large ATM network, also has special services geared to different age groups. There is the Student Value Package which offers X-press Check, a credit card, and different savings and checking accounts with no minimum balances requirement. The regular services charge is billed to the customer monthly.

The Bank of Boston breaks up their services into two basic programs. First Step Banking and Portfolio Banking.

First Step Banking is geared towards the owner income individual or people new to banking, such as students and new immigrants. Special services offered under this program include a checking account for people who can't keep a minimum balance and want to avoid paying many of the monthly service fees.

Portfolio/Max Banking requires that the customer maintain a balance of \$7,500 or more, but the services include a free checking account, and free traveler's checks.

Smaller banks, which customers shopping for an appropriate financial institution can look into, include the U.S. Trust Bank. The U.S. Trust Bank is a full service commercial bank based in Massachusetts, with over 30 branches throughout the state. It offers savings accounts, checking accounts, money market accounts and jumbo CD's.

In order to protect the customers from obtaining bad credit, the bank has the Cash Reserve Program which provides for overdraft protection and helps to eliminate those bounced checks.

U.S. Trust provides mortgages and loans to its customers as well. It even offers mortgages more suitable to those individuals with low income. And the loans which the bank provides for its customers include personal loans, auto loans for new or used cars, Home Equity Loans with a fixed rate, and Home Equity Line of Credit with an adjustable rate, which is usually 1-1/2 points above the prime rate.

U.S. Trust Bank offers accounts geared towards customers 18 years old and under and those 65 years old and older. For instance, the checking ac-



count for senior citizens provides no service charge, no minimum balance and free check re-orders.

The bank offers special services for businesses as well. For instance, it allows customers a line of credit to Hong Kong. It provides a service where the bank rents a post office box and picks up mail for their corporate customers.

continued on page 3

All You Need to Know About Life Insurance

by National Association of Insurance Commissioners

Buying Life Insurance

When you buy life insurance, you want coverage that fits your needs and doesn't cost too much.

First, decide how much you need-and for how long-and what you can afford to pay.

Next, find out what kinds of policies are available to meet your needs and pick the one that best suits you.

Then, find out what different companies charge for that kind of policy-for the amount of insurance you want. You can find important cost differences between life insurance policies by using cost comparison indexes as described in this guide.

It makes good sense to ask a life insurance agent or company to help you. An agent can be particularly useful in reviewing your insurance needs and in giving you information about the kinds of policies that are available. If one kind doesn't seem to fit your needs, ask about others.

How Much Do You Need?

To decide how much life insurance you need, figure out what your dependents would have if you were to die now, and what they would actually need. Your new policy should come as close to making up the difference as you can afford.

In figuring what you have, count your present insurance-including any group insurance where you work, Social Security or veterans insurance. Add other assets you have-savings, investments, real estate, and personal property.

In figuring what you need, think of income for your dependents-for family living expenses, educational costs and any other future needs. Think also of cash needs-for the expenses of a final illness and for paying taxes, mortgages or other debts.

continued on page 5



One needs not only knowledge but also enthusiasm to become a successful insurance agent.

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Citizens 為擁有七十億美元資產大公司之一部份，我們是紐英崙區第六大的銀行，資金雄厚穩固。在大波士頓區，我們有二十二間位處便利的辦公室，提供貸款，公司銀行各種傑出服務。

本行在波士頓區的經驗人員可以自主決定與及鄰里的主要事件。

還有，作為一個鄰里銀行，Citizens 矢志活躍盡心地幫助社區發展。我們驕傲於過去協助社區貸款，及在麻州及羅德島的做的各種外展服務。

當您經過本行附近，請進來，多了解我們的服務與誠意。

 CITIZENS BANK

continued from page 1

Liberty Bank offers CDs which often pay higher rates than other banks, said the Chairman of the Board of the bank. For CDs with a longer term, an even higher rate may be given.

Liberty Bank is a small bank which specializes in helping small businesses. It provides customers with commercial loans to open a business or obtain working capital, such as buying an office. The bank offers receivable loans, where customers borrow money against their account receivables, or inventory loans, where customers borrow money against their inventory.

Asian American Bank & Trust Company was organized by Asian American community leaders, entrepreneurs and

friends of the community. The mission of the bank is to serve the growing Asian American population in New England.

The bank opened on August 11, 1993, located in the heart of Boston's Chinatown. The staff of the bank is comprised of Americans and Asian Americans from China, Hong Kong, Taiwan, Viet Nam, etc. The customers find it very convenient to speak their own languages.

Oftentimes it may seem confusing and discouraging to choose the financial institution which is best suited for our own individual needs. Luckily for us, we do have a variety of banks and services to choose from. nevertheless, it may be helpful to ask around and research the banks before making that final decision.

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*Income guidelines and other requirements apply.

For your nearest Neighborhood Banking Center just call 1-800-BAY-FAST anytime, 24-hours a day.

continued from page 1

What About Your Present Policy?

Think twice before dropping a life insurance policy you already have to buy a new one.

* It can be costly because much of what you paid in the early years of the policy you now have was used for the company expense of selling and issuing the policy. This expense will be incurred again in your new policy.

* If you are older or your health has changed, premiums for the new policy will often be higher.

* If you may have valuable rights and benefits in your present policy that are not in the new one.

* You might be able to change your present policy or even add to it to get the coverage or benefits you now want.

Check with the agent or company that issued your present policy--get both sides of the story. In any case, don't give up your present policy until you are covered by a new one.

What Is The Right Kind?

All life insurance policies agree to pay an amount of money when you die. But all policies are not the same. Some provide permanent coverage and others temporary coverage. Some build up cash value and others do not. Some policies provide different kinds of insurance, and others let you change from one kind of insurance to another. Your choice should be based on your needs and what you can afford.

Finding a Low Cost Policy

After you have decided what kind of life insurance is best for you, compare similar policies from different companies to find

which one is likely to give you the best value for your money. A simple comparison of the premiums is not enough. There are other things to consider. For example:

- * Do premiums or benefits vary from year to year?
- * How much cash value builds up under the policy?
- * What part of the premiums or benefits is not guaranteed?
- * What is the effect of interest on money paid and received at different times on the policy?

Things to Remember

* Review your particular insurance needs and circumstances. Choose the kind of policy with benefits that most closely fits your needs. Ask an agent or company to help you.

* Be sure that the premiums are within your ability to pay. Don't look only at the initial premium, but take account of any later premium increase.

* Ask about comparison index numbers and check several companies which offer similar policies. Remember, smaller index numbers generally represent a better buy when using the Net Payment Cost Comparison Indexes. But larger index numbers generally represent a better buy when using the Life Insurance Yield Comparison Indexes.

* Don't buy life insurance unless you intend to stick with it. It can be very costly if you quit during the early years of the policy.

* Read your policy carefully. Ask your agent or company about anything that is not clear to you.

* Review your life insurance program with your agent or company every few years to keep up with changes in your income and your needs.

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Tune in to Cantonese Radio!

Are you looking for a source of local news, information and entertainment. You can tune into Cantonese Hour every Sunday at 5 p.m. on radio station WJDA (1300 AM). You'll hear informative interviews, information on area events and programs of special interest to the Asian community.

The show is broadcast in Cantonese and hosted by community leader Betty Yau. Ms. Yau, the Community Outreach Coordinator for Impact Quincy, is very active in the South Shore community. She's sure to cover topics that interest you and your family.

Cantonese Hour
Sunday, 5 pm
WJDA (1300 AM)

An Innovative Way to Expand Home Ownership

Shawmut Mortgage Company launched a new \$10 million pilot program with the backing of the Federal National Mortgage Association to bring home ownership within reach of low and moderate income families. The first-time home buyer program removes three major stumbling blocks for many families with low to moderate incomes: the program lowers down payments to as little as 2.5 percent of the home's purchase price; charges no closing costs and no points; and waives private mortgage insurance, creating instead a shared-risk pool for home repairs and emergency mortgage payments for borrowers in the program.

To qualify for loans, a family income can be no more than 115% of a community's median income. For example, in order to qualify in Boston, a family's income can be no more than \$57,800.

The pilot program was brought about through the joint efforts of Shawmut, local housing activists and Representative Joseph P. Kennedy 2nd.

The announcement comes on the heels of Shawmut being one of two area banks singled out for praise and rated as "outstanding" by Acting Mayor Thomas Menino after the City released its second Linked Deposit Report. The Linked Deposit Report rates Boston banks on their compliance with the Community Reinvestment Act (CRA) and their service to the city's minority neighborhoods.

Shawmut's outstanding grade is the culmination of its aggressive work since January to implement its Five-Point Minority Mortgage Loan Initiative Plan to expand mortgage lending and banking services to low and moderate income customers.

A case in point is that of Rosco and Yvette Horton of Mattapan. Having decided to pursue their dream of owning a home for their family of five, the Hortons applied for a mortgage. They soon found that under traditional criteria, they did not qualify, having no established credit history. "Shawmut took the time to work with us," commented Mrs. Horton "They met with us on several occasions and reviewed three specific programs for which we might qualify. In the end, Shawmut tailored a one-of-a-kind program to meet our needs. We are grateful for the opportunity that they have given us to prove ourselves."

The Hortons obtained their mortgage through a "second look" process conducted by Shawmut's Mortgage Review Committee, one piece of the bank's Five Point Plan. Shawmut has created and empowered a Mortgage Review Committee to review all potential denials of minority mortgage applications. Additionally, it has made underwriting criteria sufficiently flexible to allow for lower down payment requirements and other changes important to enabling low and moderate income applicants to meet pre-qualification specifications.

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148 West Main Street
Hyannis, MA 02601

Located in Hyannis, Massachusetts, the Village at Fawcett's Pond Apartments offer one and two bedroom apartments for the elderly. There are also units designed for handicapped persons.

All units are assisted by the HUD Section 8 Program and are available by writing to the above address.

Owned and professionally managed by Corcoran, Mullins, Jennison, Inc.



Equal Opportunity Housing



Queen Anne's Gate Apartments, located in Weymouth, Massachusetts is actively seeking applicants for one and two bedroom units.

Enjoy:

The convenience - dishwasher, disposal, self-cleaning oven, no wax kitchen floor, meticulous maintenance, private patios or balconies

The lifestyle - two pools, clubhouse, tennis and basketball courts, minutes from Route 3, restaurants and shopping

Apartments are made available on an open occupancy basis, some units are subsidized through various state and federal programs. Wait list status may apply. Applications may be obtained by calling 335-1293 or by visiting our model apartment.

Financed by the Massachusetts Housing Finance Agency. Owned and professionally managed by Corcoran, Mullins, Jennison, Inc. Equal Housing Opportunity.



Riddlebrook Apartments
RFD 2, 70042 West Street
East Douglas, MA 01516

Located in East Douglas, Massachusetts, Riddlebrook Apartments offer one and two bedroom apartments for the elderly and/or handicapped persons.

To receive an application write to the above address.

All units are assisted by Formers Home Administration and HUD Section 8 Program and are available on an open occupancy basis to low income applicants.

Owned and professionally managed by Corcoran, Mullins, Jennison, Inc.



Equal Opportunity Housing



Salem Heights Apartments
12 Pope Street
Salem, MA 01516

Located in Salem, Massachusetts, Salem Heights Apartments offer one and two bedroom apartments for moderate and low income families. Apartments available on an open occupancy basis.

Applications are available by writing to the above address.

Owned and professionally managed by Corcoran, Mullins, Jennison, Inc.



Equal Opportunity Housing



Cobble Hill Apartments
84 Washington Street
Somerville, MA 02145

Located in Somerville, Massachusetts, Cobble Hill Apartments offer one and two bedroom apartments for the elderly and low income families. There are also units specifically designed for handicapped persons.

Rents are based on income. Please request applications in writing at the above address.

All units are assisted by the HUD Section 8 Program and are available on an open occupancy basis.

Owned and professionally managed by Corcoran, Mullins, Jennison, Inc.

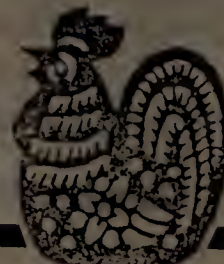
Equal Opportunity Housing

NEW MANAGEMENT

EASTERN LIVE
POULTRY

48 BEACH STREET
426-5960

OWNED BY
SAME FAMILY
SINCE 1900



基士頓公寓

Keystone Apartments
151 Hallet Street
Dorchester, MA 02124

位麻省 DORCHESTER 市。具一及二睡房之老人單位。
供合資格之老人租用。

租金依收入而定。請函上址索取申請表。

全部單位均接受 HUD-S8，亦公開接受申請。

業主為 CORCORAN, MULLINS, JENNISONS, INC.

並提供專業管理。



平等機會房舍



西冷山區公寓

Salem Heights Apartments
12 Pope Street
Salem, MA 01516

位於麻州西冷市 (Salem) 之西冷山區公寓
(Salem Heights Apts) 大樓特為中、低收入
家庭提供一睡房及兩睡房單位。公寓單位
出租以有空缺為準。

請向上址函索申請表。

大樓由 Corcoran, Mullins, Jennison, Inc.
公司管理。



平等住屋機會



法色特湖公寓

The Village of Fawcett's Pond Apts
148 West Main Street
Hyannis, MA 02601

位於麻州 Hyannis 市，The Village of Fawcett's
Pond Apts 公寓大樓為耆英提供一睡房
之單位。尚備有為殘障人士特設的單位。
所有公寓單位均由聯邦政府廉租屋計劃資助。
可函寄至上址申請。

大樓由 Corcoran, Mullins, Jennison, Inc.
公司管理。



平等住屋機會



新管理・新氣象

Eastern Live Poultry

必珠街四十八號

426-5960

仍由原家族擁有
自一九〇〇年始



瑞得布碌公寓

RIDDLEBROOK APARTMENTS

RFD 2, 70042 West Street
East Douglas, MA 01516

位於麻州東道格拉斯，瑞得布碌公寓為耆英及殘障人
仕提供一間及二間睡房之柏文居住。

請書函至上址索取申請表格。

本公寓所有柏文是由農人住宅行政署及聯邦房屋都市
發展署第八項計劃撥款資助。

凡是合格的低收入申請者一有空位即可遷入。



Queen Anne's
Gate

女王坊公寓位麻省 WEYMOUTH 市。歡迎申請一及二睡
房單位。

來享用：

便利——洗碗機、去渣機、免潔焗爐、廚房地氈免

打臘。私家後院或露台。管理周詳。

格詠——兩泳池、娛樂間、網球場、籃球場。近餐

室、購物中心及 3 號公路

全部單位均公開接受申請。部份單位接受聯邦或州政府
補助。候補戶可申請。請臨本公寓或電 335-1293

業主為 CORCORAN, MULLINS, JENNISONS, INC.

並提供專業管理。



平等機會房舍



卡柏山區公寓

Cobble Hill Apartments
84 Washington Street
Somerville, MA 02145

位於 Somerville 市，Cobble Hill Apts
柏文樓提供耆英及低收入家庭一睡房及兩睡
房單位。亦有專為殘障人士而設的單位出租。
租金視收入而定。請函寄申請至上址。
所有單位均由聯邦政府廉租屋計劃所資助。
單位出租以有空缺為主。

大樓由 Corcoran, Mullins, Jennison, Inc.
管理。

平等住屋機會

柏文公寓招租

貴克河溪公寓

Quaker Meadows Apartments
65 Memorial Park Drive
Lynn, MA 01902

位於蓮茵市 Green Street 與 Chestnut
Memorial Park Dr. 公園大道旁，Memorial
Park Drive 公寓大廈提供一睡房及兩睡房

單位於低收入及殘障人仕。

房租根據收入多少收取。請向上址函索申請
表格。

由 MHFA 資助，單位出租以有空缺為主。由
Corcoran, Mullin, Jennison, Inc. 公司管理。



平等住屋機會



保險何其重要

文／陳國權

近年來美國多處地方受到自然災害的侵襲。前年颱風安德魯橫掃佛羅里達州，吹毀無數房屋，造成鉅大的財物及人命損失，至今仍未復元。今年中，洪水氾濫密西西比河，中部數州頓成澤國，多個城市變為水城，被列為災區，各地發起賑災工作，麻省亦有飛機運送糧食衣物往災區救濟。洪水帶來大量沙土，至今仍未清理完畢，更何況房屋重建！

上星期加州發生一場大火災，由沙漠刮來的乾風加上人為疏忽留下火種，從洛杉磯北部至聖地牙哥南端，方圓二十萬畝的範圍燃起了大小無數的火頭，烘烘烈烈，燒毀了約六百間房屋，數千人失去家園，損失達數億元之鉅。

這數次的風災、水災和火災，政府只能作有限度的救濟，一窮二白的聯邦政府背負著數萬億元的赤字，要進行巨額的救災工作，簡直就是捉襟見肘。所以，政府的援助，只限於提供臨時收容所及緊急貸款。家園的重建，只有賴平時購買的房屋財物保險所得到的保險賠償。

在美國生活，保險已是日常生活的一部份，身負多份保險的人，比比皆是。身為僱主的，要為自己的店舖購買火災、盜竊及責任保險，為僱員購買勞工保險，福利較好的，還會包括醫療、人壽、傷殘保險。個人方面，保險項目亦甚多。

在麻省要辦汽車登記，必定要先購有汽車保險，否則不能辦理。假如購了汽車保險，辦了汽車登記，手續取得車牌後，若不付保險費，保險公司便會中止保險。除非車主即時重新辦理續保手續繳交保費，否則汽車登記局會有信通知車主，汽車登記失效，車輛不能再在路上行駛。這種規定

非常嚴格，假如並不理會，汽車仍在路上行走，一則如果發生意外，完全沒有保險保障，所有損失由個人負責，二則車輛會隨時被政府拖走。要領回汽車手續頗多。先要購買汽車保險，後重新辦理車輛登記，再繳付罰款，拖車費、汽車拘留費，才能領回車輛。

房屋方面，銀行貸款公司規定要先行有房屋保險，才會接受貸款，沒有保險證明及預繳一年保費的收據，房屋買賣不能成交。就算是一次過買下或已供滿分期付款的房屋，亦不能不有保險。有誰願意為了節省一年數百元的保險費而甘願冒損失十多萬元的風險，只要一場大火，十多萬元的房屋便化為烏有，加州大火就是活生生的例子。

保險，其實就是分攤風險的一種方法。個人繳付保險費，購買汽車、房屋、醫療、人壽、傷殘、責任等保險，都不是要為他們的賠償。買汽車保險，不希望有意外，但有意外發生，保險公司會為你支付對方或自己的汽車修理費，身體受傷的醫療費用，失去工作能力的收入賠償，甚至死亡的殮葬費用。同樣，買房屋保險，不希望發生火災，但如發生像加州的大火，房屋燒為平地，保險公司會賠償，為你重建家園。購買醫療保險、人壽保險，意義一樣。沒有人希望終日看醫生或長期住院拿醫藥保險的賠償，更沒有人希望拿人壽保險的賠償，除了別有用心的人士。例如數年前轟動波士頓的案件，一名丈夫駕車時鎗殺鄰座的懷孕妻子，誣告被黑人搶劫，目的是要拿妻子過百萬元的壽險保險賠償，後來他因為抵受不住良心自責，終於跳下查理河自殺。賠償金現已成立基金造福人間。



ASIAN AMERICAN
BANK & TRUST
COMPANY

17 Kneeland Street, Boston MA 02111 (617) 695-2800 • Fax (617) 695-2875

BANKING SERVICES

Our business is to provide total banking and financial services, including:

- *All types of FDIC insured deposit accounts
- *Passbook accounts
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- *Automatic Teller Machines
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- *Residential Mortgages
- *Personal Loans
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- *Safe deposit box rental
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- *Direct Deposits
- *Consular letters
- *Hold mail
- *Receiving legal process
- *Personal money orders
- *Automatic Transfers
- *Bank by mail
- *Attorneys' Escrow Accounts
- *Merchants' Deposits
- *Treasury, Tax & Loan Service

The staff of the bank is comprised of Americans and Asian Americans from China, Hong Kong, Taiwan, Viet Nam, Singapore and Brazil, and speak the languages of these countries.

The Board and the staff invite you to utilize and treasure the Bank. We assure you that all financial information will be kept in strict confidentiality in accordance with the banking regulations and the Bank's Code of Ethics.

For further information, please visit or call us

承第一版

(二)終生人壽保險——這是一種有現金價值的人壽保險，除了固定的人壽保險額外，保險公司會依據投資收益減除各項支出後給付投保人紅利或利息，這視不同保險公司或不同的計劃而定。這份現金價值隨著時日而增加，全部是延遲付稅的，直至投保人一次過將現金取回，即是取回了保單，屆時便要將取回款項減去歷年所供的保費，超出的金額，便作為該年度的收入，依當時稅率繳稅。若仍想延遲付稅，則保留保險，只將現金借用，繳付借款利息，則紅利每年依舊派發，保險依然生效，所借用之款項亦不用付稅。

保險內的紅利和現金價值，隨著各保險公司的投資收益多少而每年有所不同，購買人壽保險時，不要單看預計的現金價值便視為理所當然，到若干年後或退休時便會有這一筆錢可以取用。因為這些都是保險公司依據今日的投資收益及開支而計算出來的預算數字，假如日後經濟情況有所變化，便肯定會有所增減。但無論如何，保險合約內會有一項保證現金價值，顯示各年度保險內的最限現金價值有多少。

這種終生人壽保險，一般來說，保費由購買日起終生不變，但亦有個別公司有些計劃訂明保費在五年後，十年後或二十年後有所調整。購買時宜先了解清楚。例如三十五歲不吸煙十萬元保險，永遠保費不變計劃，每月付一百零四元，終生不變。至於要付保費多少年，則視乎每間公司紅利的派發而定。在若干年後，紅利派發足夠繳付保費，而保險終生有效。由於紅利的派發並無保證，保險公司不會肯定指出在那一年可以停止繳付保費，投保人要看清楚。不要誤會，否則日後有所不滿，以為受到欺騙。除了以上所說的，另外有一種人壽保險稱為 Universal Life Insurance，有稱為萬能人壽保險的，是介乎短期與終生人壽保險之間的一種保險。

這種保險有最低的指定保費，先將部份保費撥作購買短期人壽保險，餘下保費減除手續費用後用作投資用途，投資項目有：定期存款、股票或債券，收益歸入投保人保險賬戶內，假如收益良好，投保人賬戶累積一筆基金，日後保費可由此賬戶內支付，而無須再繳付保費，但如果收益不良，投保人年齡日增，則保險費便要繼續繳付，以維持人壽保險的保障。這種計劃好處是彈性較大，保費

假如累積基金足夠，第二年開始投保人可暫停繳付保費，或將保費減低至每月二十五元，有需要時亦可以從累積基金內提取或借用現金，這種計劃亦是一種有現金價值的人壽保險。市面上有大小不一的保險公司，保險計劃亦層出不窮，選擇保險公司宜謹慎從事，因為購買人壽保險是一種長期的計劃，一定要選擇信用優良歷史悠久、資產雄厚的保險公司。同

時參巧不同的保險計劃，選擇適合自己的保險計劃才購買。選擇保險公司，可參考每年由獨立公司對各種保險公司的評核報告（這種報告可向保險公司經理索取），選擇評價優等的公司來投資，才會安枕無憂。（註：以上所舉例的保費是以筆者所工作的保險公司為例，不同公司有不同保費。）較終生人壽保險為低，例如三十五歲不吸煙十萬元保險每月供五十九元保費。

我們了解你的需要

“我實在不想再付房租了。可是，我真的買得起房子嗎？”

我們能幫你達到目的。

房屋貸款。房價之高，往往令人覺得高不可攀，顯而易見的是，你可能會認為自己不能負擔。我們所物銀行的專家，可以幫助你把購屋變成一件能力所及的事。首先，我們會幫助你計算出你的支付能力，並指導你應如何具備貸款的資格。其次，我們會告訴你有哪些貸款方案可供選擇，它們包括首次購屋者貸款方案(The First-Time Home Buyer Program)，聯邦房屋管理局貸款(FHA)，退伍軍人管理局貸款(VA)，與其他州*與聯邦政府贊助的政府貸款方案，這些方案對首期頭款的要求都不高，其他方面的要求也具靈活性。而且，我們不但能夠幫助你選擇合適的貸款方式，還可以幫助你解決任何可能出現的問題。

* CHFA, MHFA 與 RIHMEC 貸款方案
所有文件都是英文的。
這些房屋貸款是所物貸款公司的產品。
房屋貸款出借執照號碼—# ML0049

想想看，你能把自己辛辛苦苦賺來的錢放在自己的物業上，而非放在房東的口袋裏，該是多麼好！查詢詳情，請今日就到你府上附近的所物銀行辦事處，或致電話：1-800-SHAWMUT。



Shawmut Bank

多知令君得益

聯邦保險公司成員 平等房屋貸款協會成員

承第一版

張數戶口，不限張數戶口，每月付服務費戶口，商業支票戶口等。

一般人可在同一銀行開設有多個不同戶口，銀行可以將各戶口存款合併計算，達至某一數額，可免除支票戶口的手續費用。各銀行方式有所不同，名稱不一可向就近銀行查詢，以避免使用支票時所付的服務費用。

另外，亦有介乎儲蓄戶口與支票戶口之間的合併戶口，利息較一般支票戶口為高，但每月只限使用三張支票，超出便要收服務費用，只方便一些用少量支票的客戶，未能代替一般支票戶口。有人在不同銀行開設多個此種戶口，便可運用多張支票。但要小心做紀錄，因為這種戶口有最低存款額，一旦存款額低於限額或支票使用過多，亦會被扣利息或收服務費用。這只能適用於極精明及精打細算的人士，一般人若每月需要簽多張支票，還是以開設支票戶口為佳。

其他服務方面，銀行有各種不同的貸款。有供屋（按揭）貸款，以年期長短及手續費（點數）不同，而利率有所分別。一般無手續費貸款亦有浮息及定息的分別，供屋貸款利息，可在年終報稅時減免。

購車貸款——貸款只能用作購車，無論新車、舊車、向私人或車行購買均可申請，以車契（Title）作抵押，購足撞車偷車保險，以銀行為賠償受益人，銀行便可以以汽車市價作貸款。一般太舊汽車很難獲批貸款，利息不能減稅。

房屋等值貸款（Home Equity Loan）——以房屋的市價減去仍有的供屋貸款額，再將餘數向銀行貸款。例如房屋現時值十萬元，仍有按揭六萬元，可以以房屋作二度抵押，借出餘下的四萬元作其他用途。利息仍可減稅。因此，有人買車不做購車貸款，而以房屋作等值貸款，貸出款項作購車之用，利息亦可減稅。

修屋貸款——房屋日久需要維修，可向銀行借款。利息能否減稅，則視乎維修項目是否用作增加房屋的價值而定。

私人貸款——不論任何用途，只要信用良好，銀行可以作無抵押私人貸款，但利息頗高，現時約十八厘。

公司貸款——公司在生意營運時需要資金週轉，可向銀行申請貸款。銀行會根據該公司過去業績，生意額大小，連貫性，信用等方面考慮而作出貸款。

其餘服務視不同銀行而定，約有：
：信用卡，自動提款卡。匯款服務，包括國內及國外匯票，有銀行匯票、本票、通票、旅行支票等各種不同匯票，方便而較攜帶現金安全。

銀行亦有代客做證明文件，開發貿易用途的信用狀，代客作宣誓證明等。最近，不少銀行亦推出共同基金，以爭取客戶。因為存款利息太低，很多定期存款客戶在到期後都轉往其他較高息的投資工具，如近日極其流行的共同基金戶口去。所以不少銀行都相繼推出共同基金，以挽留客戶。但有一點需要注意，無論在投資公司，保險公司或銀行購買的共同基金，都是存有風險的投資，宜小心了解該基金的投資取向，及自己能否承擔風險的程度，才進行投資。時下共同基金的數量已超過五千種大小不一的基金，投資經理的經驗取向各有不同，必須清楚了解，不能單以過去表現去預測未來，而且投資共同基金，不宜以短線炒賣方式，否則扣除服務費用，會得不償失。總之，要小心了解，或選擇信譽業績皆良好的公司投資，才會安枕無憂。

RENTALS

The Greenhouse Apartments in Chelsea is seeking applications for eligible minority applicants, 62 years or older, handicapped or disabled. We have one and two bedroom units with Section 8 rental subsidy at 30 percent of adjusted gross income. If interested, please call 884-4654.



EVERYONE HAS MORTGAGES. PIONEER HAS MORE OF WHAT YOU'RE LOOKING FOR.

In fact, a whole lot more. Whether you're buying your new or first home, or considering refinancing, Pioneer Bank has the mortgage you need. Guaranteed to fit your lifestyle... and your finances!

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You may want to consider a Pioneer **No Points/No Closing Costs** mortgage. It's great for refinancing because it allows you to take advantage of current low rates, and possibly lower your monthly payments! If you're buying a home (first time home buyers included), it can save you expensive up-front costs. There's no smarter way to finance your home!

Home builders take note! Pioneer's **Construction Loans** are a great place to start. We'll work with you every step of the way. From the time your building permit is issued, to the completion of your property. No one gets you through the construction financing process quicker.

If you're searching for flexible terms, your search is over! At Pioneer Bank we offer **Loans From 7 to 30 Years**, with fixed, adjustable and convertible rate options.

There's more. Free Home Equity Lines (with closing of first loan), easy Loan Payments from your Pioneer checking or savings account, and quick loan processing.

Pioneer Bank has been helping people get the mortgages they need for over 116 years. Isn't it time you looked to Pioneer for your mortgage? Stop by any of our 16 locations or call us today!

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Home Buyers*

*No Points/
No Closing Costs*

*Construction
Financing*

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WATERTOWN



普天壽財務保險公司

普天壽財務保險公司成立於1875年，是全美國規模最大的保險公司，為客戶創造財富，經營穩健，聲名卓著。現有資產1891億美元。資產管理總額超過2830億。在全美有一千三百多個分行，兩萬餘名保險經紀。全美五分之一人投保本公司。

我們將普天壽一貫關懷，親切及高品質的服務態度帶到華裔社區。現在為擴充服務，特成立波士頓分行，位於波士頓中國城的醉夢街 (Tremont) 及波也士頓街 (Boylston) 交叉口。服務新英格蘭亞裔。

現在銀行利率那麼低，比通貨膨脹率還低，可以說是存的愈多賠的也愈多。我們普天壽運用豐富的理財經驗配合稅法的優待設計出數種頗受重視的儲金增值計劃。財金專家認為這種計劃最適合用來累積財富，抵抗低利率銀行存款。

儲金增值計劃

的用途很多。例如：

子女教育基金計劃，
延稅儲蓄計劃，
中小公司減稅退休計劃，或是
個人財富累積計劃，及
CD alternatives。

在今天這個複雜的金融世界，累積財富要有一個長程的計劃及專業知識才能達到目標。普天壽所提供的儲金增值計劃配合每一客戶不同背景及需要而設計，有口皆碑，頗受重視，目前累積資金已超過七十億美元。生病找醫生，報稅找會計師，訴訟打官司找律師，計劃財富累積則應該找受過嚴謹訓練的普天壽財務計劃師。

歡迎來電預約時間諮詢

歡迎您在周日或周末到華埠購物時順道光臨指教，或寄來索取免費中文或英文投資或保險資料。

我們的服務項目：

- | | |
|-----------------------------------|------------------------------------|
| <input type="checkbox"/> 全套家庭財務計劃 | <input type="checkbox"/> 子女教育基金 |
| <input type="checkbox"/> 儲蓄人壽 | <input type="checkbox"/> 遺產免稅計劃 |
| <input type="checkbox"/> 醫療保險 | <input type="checkbox"/> 員工福利計劃 |
| <input type="checkbox"/> 房屋貸款 | <input type="checkbox"/> 房屋貸款保險 |
| <input type="checkbox"/> 事業保險 | <input type="checkbox"/> 退休計劃 |
| <input type="checkbox"/> 汽車房屋保險 | <input type="checkbox"/> 免稅投資 |
| <input type="checkbox"/> 共同基金 | <input type="checkbox"/> 參加普天壽工作行列 |
| <input type="checkbox"/> 傷殘收入保障 | |

中文姓名 _____ 英文姓名 _____
 生日 _____ 工作電話 _____ 家中電話 _____
 地址 _____

普天壽財務保險公司 波士頓分行



保險 投資 貸款

創於1875年，1992年底普天壽總管理資產額是3140億美元。

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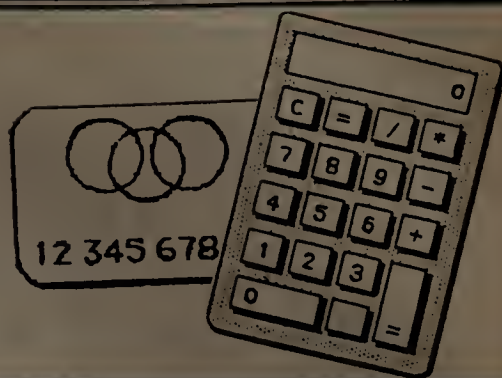
(corner of Tremont and Boylston St., next to US Trust)

Phone: (617) 338-0220 Fax: (617) 426-6550



個人投資特刊

一九九三年十一月十九日



銀行服務多元化

文/東尼

近年來，銀行利息不斷下降。前年十月，買樓貸款利率為九厘，去年六月為八厘，今日已低於七厘；活期儲蓄存款前年四厘，去年三厘，現時竟低於二厘。

銀行利率低降，反映出多重意義：一是政府的財政政策仍以壓低利率，鼓勵投資為取向。美國經濟歷了數年的不景，至今仍未見起色，大公司關閉分行，大量裁減員工，甚至倒閉的消息，至今仍有時有所聞，儘管政客不久拿著一些過時的統計數字，大喊經濟開始復甦，無奈現實終歸現實，經濟重拾軌道，仍然有待。第二，利率低降，亦反映出銀行資金欠缺出路，投資機會仍然短缺。工商業不景氣，盈利減少甚或虧損，大部份公司只會縮減開支，以減少赤字，而絕少公司會利用利率低降的時機，增加發展資金，改良或創新產品，以期打開市

場，擴大銷售網絡，增加市場佔有率。若今日能繼續投資發展新產品的公司，在他日經濟復甦時，將會成為勝利者；反之縮減生產，忽視再投資者，在好景重臨時，只能以有限的生產力及舊產品與別人競爭，若不被淘汰，亦只能在原地踏步，難有進展。當然，銀行雖然積極尋求資金出路，但另一方面亦非常謹慎，避免壞賬。多年前麻省地產興旺，房地產價格飛漲，銀行貸款於地產的比重頗大。一旦樓價下跌，供樓人士放棄繼續供款，又或因失業而無力供款，銀行被迫將物業收回，這些物業價格大幅下跌，就是能脫手再賣出，亦損失不少，引至年前新英倫銀行亦因此而倒閉。

借貸雖然存有風險，但這是銀行主要業務，不能停止，只有小心謹慎從事。另外，今日的銀行業務已發展至多元化，除存款貸款外，亦有不少其他服務。一般銀行的服務，可歸納以下幾方面：

存款——分活期儲蓄及定期儲蓄。活期存款有分儲蓄簿戶口及月結單儲蓄戶口。前者要有儲蓄簿仔才能進行提款或存款，每次交易，清楚記在簿上，方便查閱。結單戶口只憑存款卡便可以進行提存手續，每月有月結單寄給客戶。

定期存款——分長短期，三個月至五年不等。定期存款利息一般較儲蓄存款及支票戶口為高，但到期前提款，銀行有權拒絕付款，或收取罰金。所以作定期存款前，要清楚急用時能否提前取款及罰金多少。

另外，銀行亦有些戶口稱為高息活期，或貨幣市場戶口，實介乎活期與定期之間。開設這種戶口，利息較普通儲蓄戶口為高，但有最低每日存款額，最低額由數千元至二萬元不等，視不同計劃而定。每日的結餘若低於規定的最低額，則利息會減低至普通活期存款的利息，若於限額以上，則可享有較高如定期存款的利息。這種變相的活期合併戶口，彈性較大，頗受歡迎。

支票戶口——客戶開設支票戶口，存入足夠金錢，便可以開出支票作購物或支付賬單之用，避免攜帶現金。使用支票，非常方便，私人支票在美國幾乎到處通行，百貨公司亦會接受私人支票購物。但近來銀行對支票戶口收取的手續費頗高，用戶時有怨言，於是銀行又設計多種支票戶口，以應付不同客戶的需求。

現時支票戶口分：有息戶口，限

接第三版

人壽保險的種類



增加。

人壽保險一般可分為兩大類：

(一) 短期人壽保險 Term Life Insurance (二) 終生人壽保險 Permanent Life Insurance

(一) 短期人壽保險——這是一種純粹保障的人壽保險。投保人繳付保費，保險公司提供一定額的人壽保障，假如投保人死亡，保險公司賠償給受益人一等固定的保險賠償，這種保險，每年皆要繳付保費，保險才會繼續生效，停止付保費，保險即時失效，保費不能取回。若永遠要有保障，便要永遠繳付保費。

這種保險有多種計劃，視不同保險公司而定。有：(一) 保額固定保費每年隨年齡而增加。(二) 保費固定，但保額每年減少。(三) 這適用於大部份按揭人壽保險，用以保障樓宇的按揭額。(四) 保額固定，保費十年不變，十五年不變，二十年不變或有三十年不變的保險計劃，換句話說，保費不會每年增加只在訂定的年限期後才調整，比如十年或二十年後才

這些短期人壽保險的好處是最初的保費比較便宜，適合一些需要保險但未能負擔昂貴保費的人。例如一家數口的家庭，只有丈夫一人工作以養活家人，那麼，他的保險需要很大。因為萬一他出了意外而死亡，家庭便失去支柱，毫無收入，家人何以為生！子女何以依賴成長受教育？但因為他僅有的收入已供作家庭的各樣開支，不能撥出太多的餘錢購買終生的人壽保險。這種短期人壽保險便最為適合，因為保費平，保障大。一個三十五歲不吸煙者，買十萬元的保險，第一年每月只需要付十四元保費。

這種保險的缺點是，永遠都要繳付保費而不斷增加。再以上述三十五歲不吸煙者為例，到他六十五歲時，每月便要付一百零三元，才可以買到十萬元的保險，他七十五歲每月便要付三百一十二元，同樣都是十萬元的保障。

接第四版

社區活動一覽

華美福利會十一月份

地址：華埠泰街九十號

服務及課程

☆英語班

改進英語聽、說、讀、寫能力，使你在日常生活中獲得幫助並進一步參加免費技能訓練和入學深造。上午班和晚間班於一九九四年一月四日開課。

☆入籍班

你想成為美國公民嗎？請參加十一月三十日至十二月十日的入籍班，由有經驗教師指導。

☆國語班

由有經驗國語教師教授。一九九四年一月四日開課。每週二、四晚六至八時，共十六週，學費三百二十元。

☆國語會話班

適合於已能讀寫中文者，改進國語發音及交談技能。每週二、四晚六至八時，共十六週，學費三百二十元。

☆公民入籍班及入籍筆試

華美福利會現正招收新生，新班於一九九三年十一月二日及十一月三十日開課，申請入籍請於十一月二十二日上午九時到華美福利會。如時間不合，可電話 486-8482 與 Guilford 聯絡。

華美福利會已獲授權為波士頓區的入籍考試中心，你可在華美福利會參加有關英語能力及美國歷史與政府部份的入籍考試。華美主辦的入籍考試於十一月十三日和十二月十一日的每月第二個星期六舉行。有興趣者請於每月第二個星期一參加入籍講座或致電：486-8482。

☆免費進修學業先修班

課程為期十週，上課時間：星期二及星期四晚上六時至九時及五個星期六整天。

上課地點：Roxbury Community College。入學資格：高中畢業文憑（國內外均可）或 GED 中上英語能力，男女均歡迎。本課程為麻省高速公路局資助，有興趣者請電黃小姐：486-8482。或親臨華美福利會（泰街九十號）查詢。

☆職業先修班

一九九一年一月至六月之免費課程現開始招生。講座日期：十一月二十九日上午九時至下午一時。簡介：進修職業英語、會話，了解美國社會文化，認識多項職業訓練等。有興趣者請報名參加講座及預約考試日期。資格：大波士頓區居民，低收入，高級英語程度，有志進修文員、會計或醫療技能訓練班者歡迎參加。

華美福利會還有多項社區服務，如協助辦理各項移民簽證、房屋申請、職業介紹、老人福利、諮詢轉介輔導、翻譯公証等服務。

波士頓中華耆英會

南岸華裔老人服務計劃

波士頓中華耆英會，在南岸老人服務局資助下，由現在開始推行一項南岸華裔老人服務計劃，其目的在為居住於昆士（Guiney）、百靈芝利（Brintree）、蘭道夫（Randolph）、米頓（Milton）等南岸地區的華裔老人提供社會福利服務。主要服務包括協助老人申請養老金、老人補助金、糧食券、醫療卡、老人住屋等各項福利，陪同老人前往社會服務機構申請福利援助，並提供傳譯服務、協助有需要的老人申請家務助理及為老人閱讀解釋有關福利事宜的英文信件等。凡需要上述服務的華人請於每星期四下午一時至四時逕往昆士市與國街（Hancock Street）五五〇號路德會華樂堂地庫與高先生面談，自會提供所需的服務，其他時間，請電：（617）542-7458 預約或到波士頓益士街（Bees Street）二十五號康樂樓高先生唐人街辦事處請求協助。

波士頓僑教中心

中港文化書會

合辦成人教育課程，於十二月開課：（一）週末廣東話班（Cantonese Tutorial）星期六下午十一時至一時半，小組教學，上課十次，每次九十分鐘，學費六十元。

（二）週末國語班（Mandarin Tutorial）

星期日下午一時四十五分至三時十五分，小組教學，上課十次，每次九十分鐘，學費六十元，由經驗北京教師教授。

（三）週末漢語拼音班（Pinyin Tutorial）星期六上午十時至十二時，小組教學，上課五次，每次九十分鐘，學費三十元。

報名地點：華埠夏理臣街六十五號六樓僑教中心，或華埠乞臣街十七號地下圖書公司。電話：486-8292 或 642-8292。

上課地點：華埠僑教中心。

免費高等教育先修班

（英語進修課程）

由昆士社區學校、華美福利會及 Bunker Hill 社區大學聯合主辦之免費高等教育課程正招生，有興趣者必須參加以下其中一個課程簡介講座及考試。

一九九三年十一月廿二日（星期一）上午九時正
一九九三年十一月廿三日（星期二）下午十二時正
一九九三年十二月一日（星期三）上午九時正
一九九三年十二月二日（星期四）下午十二時正

參加者必須有中級英文程度，開課日期：一九九四年一月三日。上課時間：上午八時半至十時半，每星期四天。

考試地點：昆士社區學校，華埠八八五號華盛頓街一會議室。詳情請致電：685-5133 與梁小姐聯絡。

水族館週四下午免費

紐英倫水族館自本月起已恢復冬季週四下午免費入場制度。從現在至一九九四年四月七日止，每逢星期四下午三時至七時半，所有參觀者都可享受免費入場優待。但請注意，十一月二十五日（星期四）是感恩節，水族館閉館。二十六日（星期五）的開放時間是上午九時至下午六時。

中港文化書會

北美時報合辦

☆成人教育課程招生

（十二月開課）

（一）成人英語班（小組教學）時間：上午八時半至十時（初/中級）、下午五時至六時（初/中級），逢星期一至四：每次上課個半小時。學費每月六十元，經驗中美教師任教。

（二）英語個別教授
教授內容及時間可按個人需要設計，例如：日常會話、基礎語法、商業英語、餐館英語、英語寫作、入籍考前速成、可選擇中或美教師，每一小時收費廿二元。

（三）法語班
北京外語學院法語系畢業，比利時魯文大學法語文學碩士張承恩任教，學費五十元，上課十次。

（四）按摩推拿班（Muscular Therapy）張承恩任教學費八十元（麻州執照按摩師）國語或英語教學。

（五）國畫入門班
導師馬清雄（北京國畫家），上課十節，學費一百元，國語教學。

（六）中醫基礎理論班
師資：中國福建中醫主治中醫師林松。

時間：星期四下午，每節課一個半小時，學費：全期八十元，（十節課）可以試讀兩節，國語和粵語教學。

（七）氣功班
師資：中國深圳空動氣功學院教師林松。時間：星期四下午，每節課一個半小時。學費：全期一百元，（十節課）可以試讀兩節，國語和粵語教學。

上課地點：
波士頓華埠林肯街二百號二〇一室，報名地點：華埠乞臣街十七號地下圖書公司（安良工商會大樓對面）電話：482-5767 或 642-8292。

華人前進會

紐約一日遊

日期：一九九三年十一月二十七日，星期六
集合開車時間：上午七時正
集合地點：唐人街（所物銀行門前）
離開紐約時間：晚上七時正（唐人街）
來回車費：會員/小孩：三十元；非會員：三十五元

如果你想到紐約去購物、探親或辦事，請來華人前進會報名。電話：357-4499。僑教新節樂隊舉辦聖誕餐舞會

日期：十二月十八日，星期六
時間：晚上七時至十一時
地點：騰閣酒樓二樓
售票地方：環美旅行社、前進會、東方文具店（憑票入場，不售門票）
前進會工人互助中心講座預告：
（一）小本經營面面觀：十二月四日下午一時至三時
（二）開創小型生意的步驟：十二月十八日下午一時至三時
地點：華埠林肯街一六四號二樓
聯絡電話：357-4499。

中華青年聯誼會

室內迷你高爾夫球聯誼

本會為喜愛高爾夫球的會員，特別在寒風瑟瑟中安排這項室內活動，使大家能一展球技，舒展筋骨。活動地點在 Fan Way，該場地可供練習亦可打十八洞，學費為會員五元，非會員六元。

活動時間為十一月十三日下午二時至五時，在聯誼會外停車場集合後，搭乘地鐵前往。歡迎事先報名或屆時前往集合地點會合，詳情請洽中華青年聯誼會，電話：876-2391。

卡拉 OK 歡唱總動員

感恩節將屆，中華青年聯誼會特別為海外遊子們籌劃舉辦「卡拉 OK 歡唱聯誼」活動，歡迎大家踴躍參加。

活動時間為十一月二十日下午二時至六時，地點在聯誼會二樓，現場備有簡單茶點招待。會員收費二元，非會員三元。詳情請洽中華青年聯誼會，電話：876-2391。

波士頓國際節

展示中國舞蹈及飲食文化

有全世界八十多個國家參加的一九九三年波士頓國際節，於十一月十八日至二十一日在灣邊展覽中心舉行。各國商品、飲食、娛樂將使參觀者大飽眼福。二十日下午一時至四時，有中國民族舞蹈表演，其中有王世旺先生的舞團的演出及李貝芬小姐表演的孔雀舞等。

《九州學刊》

第八屆年會

《九州學刊》第八屆年會，將於一九九三年十二月四日（星期六）上午九時半至下午六時，假哈佛大學燕京圖書館大禮堂舉行。此次年會的題目是：中國文化與審美態度。將由燕京圖書館吳文津館長致歡迎辭，哈佛大學杜維明教授致開幕辭。上午的「文化變遷與審美態度」講座由哈佛大學李歐梵教授主持，主講人和題目分別是：哈佛大學巫鴻教授——「美人」為甚麼美——從清代皇帝的「美人」像談起；耶魯大學鄭慈宇教授——中國現代詩的文學美；紐約州立大學石溪校區王斑——王國維壯美說的治無意識。下午的座談會將由普林斯頓大學高友工教授主持，座談發言人及題目分別有：哈佛大學趙世瑜教授——中國音樂的審美；李歐梵教授——文學藝術與審美；佩斯大學鄭培凱教授——中國文化美學。會後還將由陸惠風博士主持公開討論並有茶敘活動。

本屆年會由九州學刊、群芳東亞研究所、劍橋新語、哈佛大學儒學研討會贊助。年會將以中文宣講交流，免費登記入場。

現代抽象重彩與傳統中國壁畫相結合

蔣鐵峰創「雲南畫派」獨樹一幟

朱偉憶

一位來自中國的畫家，用濃重鮮艷的色彩和抽象變幻的形態，來表現大自然的現實。乍看起來，這類畫作極具現代派風範，甚至有人說有點畢加索的抽象變形味道，但實際上，這畫的精髓卻來自地地道道的中華民族傳統淵源。據畫家蔣鐵峰介紹，他是中國古代的敦煌壁畫產生靈感，而創造了這種被稱為「雲南畫派」的具有壁畫特色的重彩中國畫。

一九三八年出生於浙江省寧波市的蔣鐵峰，自幼表現了對藝術的興趣，十九歲進入北京中央美術學院，自一九五九年至一九六四年曾從師於著名畫家黃永玉。一九六六年在中國大陸開始的文化大革命，使他顯示藝術成就的蔣鐵峰無法繼續藝術創造，他被分配到西南邊陲的雲南省，而那裡西雙版納的美麗雨林、山林中形形色色的野生動物，和多少數民族絢麗多彩的文化習俗更激發了他的藝術創作靈感。白日，他從事繪兒童圖畫和文

革宣傳畫的工作，夜晚，他與另兩位畫家冒著風雨秘密進行「重彩畫」的開發。

敦煌，是世界聞名的藝術寶窟，那裡的壁畫作為中國古代藝術的代表久享盛名，儘管它們因年代久遠而顯得色彩暗淡，而那栩栩如生的神像、禽獸及自然景物，使多少現代畫家傾倒，且誰知當年它們是否也曾色澤鮮艷呢？蔣鐵峰吸取了敦煌壁畫的形式，採納了雲南大自然的素材，運用了現代的繪畫材料和技術，創造出了「雲南畫派」被稱為是中國畫近七百年來的首次創新。

文化大革命結束後，蔣鐵峰的藝術成就獲得承認，他於一九七八年起雲南藝術專任教。一九九九年，受政府之邀為位於天安門廣場的人民大會堂雲南廳繪製壁畫。

一九八三年，蔣鐵峰作為南加州大學的交流學者來美訪問，他的畫在美國極受歡迎。在西方社會中，由於享有充分的個人和藝術自由，蔣鐵峰的藝術才能更加發揮自如。一九八五年，紐約藝術博覽會上將雲南畫派推向世界，作為此畫派創始人的蔣鐵峰亦更享有盛名。據他所說，目前國內外已有三十多名中國畫家從事此類畫的創作，在美國的發展尤其看好。

目前，蔣鐵峰個人畫展正在波士頓代森畫廊（Dyansen Gallery）舉行。蔣鐵峰攜妻子蔣黃兆林女士於十一月六日專程從洛杉磯趕來本市參加畫展開幕式。此次展出的數十件繪畫和雕塑作品都是畫家近年所作。

蔣鐵峰說，他的畫屬於現代重彩畫，是中國畫中比較現代的一種，內容都是表現大自然、動物植物、或人類親情，但藝術究竟不同於生活，他以強烈的色彩將現實表現得理想化。細觀蔣氏畫作，線條勾勒的畫面是典型的壁畫風格，那人、獸、景形態逼真但色彩相異，因此有紅色的大象、粉色的斑馬、銀白的虎豹、藍色的人體等，絢麗多彩的畫面極具裝飾效果。除了繪畫，蔣鐵峰還做銅雕，題材仍離不開自然生物。盤龍的青銅球頗似故宮博物院歷史文物，而以條狀鏤空塑造的斑斕猛虎和條紋斑馬既是現實的真實表現又具有超乎自然的抽象意味。



蔣鐵峰和他的畫《西雙版納》

中國表演藝術之夜 請僑胞共賞祖國民樂歌舞



麻省理工學院舉辦的「中國表演藝術之夜」，節目已經排定，內容之豐富多彩，從節目單中可見一斑。計有：

（一）獨唱部份：男中音何志遠唱「滿江紅」和「馬車夫之戀」。何氏原為中央鐵道歌聲團獨唱演員。中央音樂學院畢業，曾獲昆明歌唱比賽大獎。近年在波士頓大學深造。與著名的高音歌唱家郭桂萍，是一對歌唱家夫妻。音色渾厚、壯麗，演唱經驗豐富，深受觀眾歡迎。

來自台灣的女高音徐迪斐第一次參加演藝沙龍的演出。她是加州美國音樂學院音樂博士。亦是一位鋼琴家，最近在牛頓地區開設「華德音樂學校」，教授學生。她同時是真佛宗同修會在波士頓地區的聯絡人創作有不少宗教音樂作品。她的演唱中國民歌「繡荷包」和「藍藍的天」，西洋唱腔技巧結合中國民歌唱法，相得益彰。

唯一的卡拉OK歌星胡裕小姐，將用流行的卡拉OK伴奏，唱流行的歌曲。她一九八五年曾獲武漢地區優秀歌星獎及全國優秀歌星大獎紅馬獎。為多部電視劇及電影主唱。出版過數卷錄音帶，是早期開放改革時活躍的歌星。舞台經驗豐富。多年前棄歌從醫，目前在紐英倫醫院實習，是達夫大學博士。

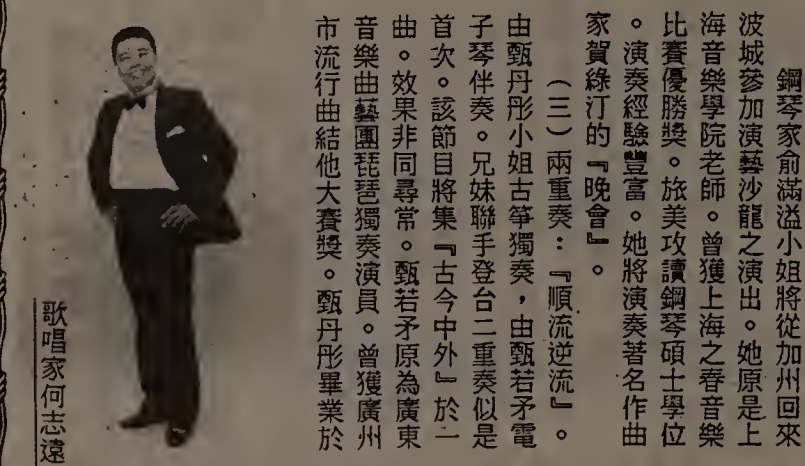
（二）獨奏部份：中國音樂家協會成員吳璧小姐，將演奏琵琶名曲「十面埋伏」技法艱深，為琵琶曲經典

代表。吳璧小姐曾獲全國民族器樂比賽首獎，曾到過十多個國家演出，四個國家還出版她的獨奏唱片。最近，香港舉辦海峽兩岸琵琶大師音樂會，主辦當局出飛機票及高酬，邀她回港與大陸劉德海、台灣王正平同台獻藝，成為香港樂壇盛事。

鋼琴大師張鎮田將再登舞台，他曾到過十餘個國家演出，原是中央音樂學院教師，中國音樂家協會會員。近年在波城傳藝，教授不少學生，並與美國鋼琴家有廣泛之交流，琴藝益進。

鋼琴家俞滿溢小姐將從加州回來波城參加演藝沙龍之演出。她原是上海音樂學院老師。曾獲上海之春音樂比賽優勝獎。旅美攻讀鋼琴碩士學位。演奏經驗豐富。她將演奏著名作曲家賀綠汀的「晚會」。

（三）兩重奏：「順流逆流」。由甄丹彤小姐古箏獨奏，由甄若琴電子琴伴奏。兄妹聯手登台二重奏似是首次。該節目將集「古今中外」於一曲。效果非同尋常。甄若琴原為廣東音樂曲藝團琵琶獨奏演員。曾獲廣州市流行曲結他大賽獎。甄丹彤畢業於



歌唱家何志遠

波士頓美術館於十二月初舉辦台灣電影週放映四部近年來頗受好評的台灣影片。其中有侯孝賢執導的《戲夢人生》，描寫了布袋木偶大師李天祿的一生，此片曾獲今年坎城影展的銅獎。賴聲川導演的《暗戀桃花源》，描寫了兩個中國新舞台的感人愛情。《青少年哪吒》由蔡明亮導演，反映了台灣現代高中生的生活。而蔡陽明執導的《阿呆》則講述的是一位從小缺少家庭溫暖的青年涉入黑社會的經歷。這四部影片都是台灣近兩年來的新片，在國內外享有聲譽，這次被電影週主辦者選中播映。

台灣電影週在波士頓美術館的具體放映時間是：十二月二日，下午五時十五分《阿呆》；晚七時半《戲夢人生》；十二月九日，下午五時四十五分《暗戀桃花源》；晚八時《青少年哪吒》。票價：美術館會員、學生、耆英十二元，其他人十五元。

美術館辦台灣電影週 偶戲劇團亦前來獻藝



《青少年哪吒》

廣東省音樂學院，兩次獲羊城花會楊琴獎。

（四）舞蹈部份：原北京舞蹈學院教師葉丹將表演蒙古舞蹈「筷子舞」。她為安徽舞蹈學校教師。在北京舞蹈學院畢業後，成績優異，留校任教，有豐富的舞台表演經驗，尤擅長民族舞蹈。在波士頓地區年來很為活躍，並且在多處地方教授學生。

社區較熟悉性格舞蹈家王世旺先生，對各少數民族舞蹈，有相當獨到的編演經驗，年五十七歲仍常登台。他與年青的舞者李月芬小姐合演雙人舞，一老一少，維妙維肖。李小姐在紐約習現代舞，經常在舞台及電視表演，是位素質很高的演員。

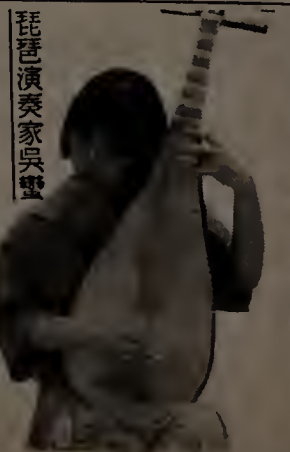
（五）武藝：麥寶輝師傅將演劍舞「陽關三疊」。這是麥師傅為數不少的創作之一。用武當劍術及醉劍去表現古曲「陽關三疊」的依依送別情懷。她是第一屆國際太極拳（劍）金牌得主。創立中國武術研究所。同時是波士頓大學體育系及美國巡迴劇院（ART）哈佛大學太極拳與武術教師。近年致力提昇武術的藝術功能。創有武術劇「白蛇三盜仙草」。

陽關三疊曾在電視多次演出，其錄像帶行銷美國各地及歐洲。

（六）樂隊合奏有「春江花月夜」。演奏沙龍樂隊包括全部民族樂器演奏者成員。其中執掌改良民族樂器革胡的吳潤霖，上海音樂學院畢業，原為大提琴演奏員，並當過電視台

及耆英，單場票五元半，其他人六元半；每晚雙場票則分別為九元和十元，四場電影系列票分別為十五元和十八元。購票可至美術館票房或電話：267-8800 轉 806。問詢可洽：267-8300 轉 300。

另外，在台灣電影節期間，布袋木偶大師李天祿及其創建的亦宛然掌中劇團也專程來本市演出，以配合影片《戲夢人生》的上映。年事已高的李天祿先生已不再親自演出，但由他所創的亦宛然掌中劇團得其真傳，數十年來致力於宣揚正統精緻的中國偶戲藝術，技藝超群。赴法國參與世界偶戲節盛會時，被評為老少咸宜的好戲。此次將在波士頓美術館劇院演出最受歡迎的劇碼《巧遇姻緣》及精彩逗趣的新戲《大鬧水晶宮》，時間是十二月八日晚七時半，票價會員、學生、耆英十二元，其他人十五元。



琵琶演奏家吳璧

這次「中國表演藝術之夜」，演藝沙龍成員幾乎傾巢盡出，是沙龍成立兩年多以來最大型，也是最具代表性的一次演出。在感恩節的週末，為同胞們共溫祖國民族音樂之美。自二十七日晚開始，演藝沙龍接受星島日報之贊助，正式命名為「星島中樂隊」。

「中國表演藝術之夜」獲得各學生團體及有關組織協辦。票價分十元、八元及五元三種，購票可到華埠安圖書公司，電話：642-8283。演藝沙龍：426-0958。青年聯誼會：876-2391。MIT 中國同學科技協會：226-9824。華協：731-4787。僑教中心：482-3292。演出當晚於 MIT 禮堂門口亦有售票。



劉志攻副處長夫婦、李大維處長與退伍軍人們合影。

華裔老榮軍紀念遊行 歡送劉志攻遠赴南非

十一月十一日，是退伍軍人節。在波士頓市每年一度的退伍軍人遊行隊伍中，有一支由華裔老兵們組成的隊伍。美國軍團波士頓華埠營由參加過二次世界大戰及其後戰役的華裔退伍軍人們組成，他們身穿新的夾克衫，頭戴新的戰鬥帽，雄糾糾地走在全市退伍軍人的行列中，就是要讓更多的人知道，在衝鋒陷陣的美軍官兵之中，不僅有白人、黑人，也有華人。

遊行之後，老兵們在龍鳳酒樓聚餐，並同時歡送協理會波城辦事處劉志攻副處長去南非赴任新職。席間由周暢先生代表退伍軍人們向劉志攻副處長贈送精緻紀念牌，以表彰他在本市幾年間對華人社區所做的貢獻。

劉志攻副處長於一九九〇年一月三十日來本市就任，三年又十個月以來，先後協助三任處長工作，目前是協理會在本市工作時間最久的人員之一，在本市及僑界廣交朋友。此次劉副處長接獲調令，將於今年十二月一日攜家眷啟程，赴中華民國駐南非共和國大使館任僑務參事。此間社區僑團紛紛向劉志攻夫婦表示惜別歡送之意，並祝其榮昇遠行一帆風順！

廣東省代表團訪問麻州



廣東省副省長李蘭芳女士（左四）、省外辦副主任姜志新（左二）及代表團成員們在昆士小學校長黃伯勳和市府亞裔聯絡員李健遠等社區人士陪同下，參觀昆士小學。

中國廣東省代表團一行六人由團長廣東省副省長李蘭芳女士率領，於十一月一日至四日訪問麻州。廣東省代表團此行是應麻州政府邀請，前來參加麻州／廣東姐妹州省十週年紀念活動。十一月二日晚，麻州副州長瑟路奇在碧波地博物館設宴招待代表團並舉行姐妹州省十週年慶祝，有七十餘人參加。

在麻州和波士頓市訪問期間，廣東代表團還參觀了麻州總醫院、昆士小學、世貿中心、波士頓港務局等，並與波士頓商會等團體會見商談。

另訊，當廣東省代表團在碧波地博物館參加慶祝活動時，海外香港華人民主人權促進會的十餘名人員曾在博物館門外進行和平示威，以表達希望中國政府改善人權、釋放被捕民運人士的呼聲。

海外香港華人民主人權促進會人員在碧波地博物館向廣東省代表團呼籲示威。



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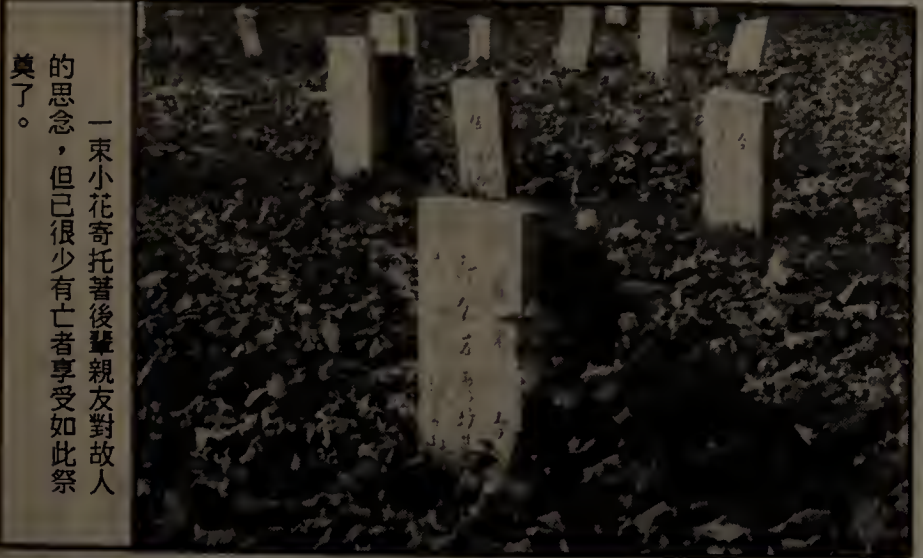
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重建希望山先民墓園

安撫早期華人亡靈

秋風蕭瑟，黃葉飄零，那落葉和荒草之中，一座座歪斜的、倒塌的、或斷裂的、殘破的墓碑，在秋陽照耀下顯得格外淒涼。在這希望山公墓墓園（Mount Hope Cemetery）的一角，埋葬著數百位早年來美的華人，也埋藏著華人移民的一頁歷史。

希望山公墓位於波士頓南部曼達朋區，這裡有三處早期波士頓華裔移民墓園集中地。當年的早期移民多為單身來美闖天地的單身漢，按中國人落葉歸根的觀念，他們都希望戶骨將來能運回祖國，因此葬於公共墓園中原本只是臨時打算。在三十年代，中華公所等僑社組織曾每隔若干年，將一批華人同胞尸骨轉運回國。當時香港東華三院還收留無親友接認的尸骨。二次世界大戰開始後，戶骨回鄉計劃無法繼續進行。因此許多華裔先人也長眠在異鄉的土地上。由於當初所用墓碑材料便宜簡陋，亡故者們又很少還有親友在此為他們定期掃墓。長年累月的風吹雨淋和外界破壞，造成墓地一派淒涼破敗景象。



一束小花寄托著後輩親友對故人的思念，但已很少有亡者享受如此祭奠了。

本市華埠社區一些人士早就有意整修重建這片華人墓地，以慰先民們在天之靈，也為華人移民建立一座歷史紀念碑。數年前，社區領袖黃兆英、胡國新等提出此方案，但由於經費、勞力等問題一直未曾實施。這些墓地由波士頓公園及娛樂設施管理局派人管理清理，而社區負責局則修繕費並組織些祭奠活動。但因有些墓碑破損丟失，亡者姓名身份已難辨認。社區人士認為，應該盡快整修墓園，也是修補華人移民歷史上一頁。據悉，目前希望山公墓管理委員會同意出經費製作有關亡者姓名身份編號的標記，但他們無力在墓園中去設置這些標記，因而徵求社區的幫助。這當然也是社區應盡的責任。

最近，黃兆英、胡國新召集僑報記者們談及此計劃，並實地勘察了墓園。胡國新說：墓園重建計劃將分三步進行。首先，要查明亡者身份資料提供給公墓，請他們製作標記，並需要義工參加放置標記的勞動。由於冬季來臨土地凍硬，標記設置工作準備在明年春天暖化後進行，很希望願為此工作出力的社區人士、特別是青少年、大學生、中學生們能踴躍參加作義工，清理墓地、設置標誌、扶正歪斜的碑石。社區和華埠歷史協會也將此活動作為進行華人移民史教育的一堂課。

據歷史資料記載，紐英倫地區最早的華人移民約於一八七〇年代來此。當時麻州西北部小鎮北亞當斯（North Adams）的一家鞋廠工人由工會組織罷工，鞋廠老闆於一八七〇年從加州僱來七十餘名華工作為「罷工破壞者」（Strikebreakers）。從未見過華人的當地居民為此震驚，也仇視這些瓦解了其罷工成果的華人。華人們住在由武裝警衛保護的工廠內。華工們的勤勞友善、工作出色，使當地居民逐漸改善了對他們的態度，華工人數也增加至三百多。當三年合同期滿時，又逢經濟大蕭條，華人們逐漸自動離開北亞當斯，有的返回祖國，有的去別處謀生，其中一些人流入波士頓市。後來又有一批合同華工由西部來波士頓建造珍珠街電話交換台。這批在平安巷附近搭帳篷居住的華人可說是波士頓華埠的創建者。



從那時起至本世紀前半期，來此地工作的華人移民多為單身離家的單身漢，許多人是想掙錢回家，或是日後接家人來美團聚，但其中不少人的理想都沒實現，落得獨自葬身他鄉的下場，有些亡故者連尸骨還鄉的遺願也未能成真。中華民族有祭奠亡者、慎終追遠的傳統，對這些無親無友、流落異國的亡魂，社區理應為其妥善安排。重建希望山華人墓園的計劃應得到全社區的支持協助，無論中國的清明、重陽，還是美國的國殤日，這些先人墳前都應有後人祭奠。

胡國新在希望山公墓表述重建先民墓園的意願。

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工人權益手冊

- ☆ 僱主發薪金要迅速，定時和發全薪。
- ☆ 僱主一定要於該工作週後的六日內支薪給僱員。
- ☆ 若僱員支薪是以鐘點、件工或委任計算，則僱主必須每週或每兩週支薪予僱員。
- ☆ 僱主不能因週轉不靈或資金匱乏而扣壓僱員的薪金。
- ☆ 僱主一定要向僱員提供支票（存根），上面要有僱員的名字、日期、工時、時薪和任何減或加薪的數據等。現金支付薪是違法的。
- ☆ 加班工資：
- ☆ 加班工資的標準是規定僱主要支付僱員每週四十小時工作後的時間，每小時以一倍半又稱「工半」計算。大部份的僱員按小時計算支薪，都得到加班條例的保障。
- ☆ 僱員在假期工作，僱主通常是無須支付加班費的。
- ☆ 非建造業工人，如要在退伍軍人日工作，則可獲得工半的工資。
- ☆ 僱員工作超過四十小時者，其加班的每一小時都可獲得最低工資限額的一半及加件工的工資。
- ☆ 大多數的工會合約都規定若在假期工作，有工半的工資。
- ☆ 最低薪：
- ☆ 由一九九一年三月份起，聯邦和麻州的最低薪額為每小時四元二角五仙。
- ☆ 是以件工計算的全職僱員，應得到最低薪（或每星期一百五十元）。
- ☆ 侍應生、餐膳後員和其他接受小費的僱員都不一定會得到全數的最低薪，但其薪額必須符合聯邦和州政府的規定。
- ☆ 麻州政府接受小費的僱員的薪額應是其一般最低薪的百分之六十（或時薪二元五角五仙）。
- ☆ 根據聯邦法例，若餐館和酒店的年營業額超過五十萬元，則必須要支付其一星期工作超過四十小時的小費僱員。

前標準鍋貼廠勞資糾紛

雙方律師在談判中

前標準鍋貼廠拖欠八名工人的薪金事件披露後，引起各方面的反響。就勞資雙方目前尚有誠意談判；東主亦表示欠薪是不對的。但如何合理解決這些紛爭，雙方還有各自的看法：就工人方面認為老闆從一九九〇年五、六月開始已沒按時發薪，九一年底有些拖欠薪金五六月之久，並謂老闆承諾在九二年一月開始除每月按時發當月薪金外，並逐步清還拖欠薪金，結果同年七月還一期後又終止下來。此後該廠拍賣引起工人急於追還欠薪；並謂將廠變賣，應一次清還欠薪。東主未能接受此要求，引起工人不滿，求助工人互助中心和入票勞工局提出控訴。

東主方面認為前披露的情況與事實有些出入；如拖欠工人三萬九千元左右，並非四萬多元；拖欠七位工人薪金，非八位。並說個別工人以要挾

手段討價，東主報警方保護；也說十月八日的記者招待會非八名工人一致要求召開的。對於新聞界的報道，勞資雙方也提出些看法。

麻州工會主席法赫蒂先生和國際女服工會紐英倫分會主席助理費士賓先生也曾分別致函前標準鍋貼廠東主，希望其及時清還工人欠薪。據悉，目前勞資雙方正通過雙方律師談判，以將此事作出合理解決。社區各界也期待此事能有圓滿結果。

另外，協助解決此事件的華人前進會，在協助過程中發現勞資雙方均有不明白或不遵守現時勞工法例的情況。因此該會將以前編印的勞工權益手冊的《薪酬》部份重新整編補充在此發表。希望社區各界人士從中瞭解自己的權益，在從事各項工商活動中，更好地遵守法規，融洽勞資關係。

華埠新聞

問答題：

問：甚麼時候才有權獲得超時薪酬？
答：一般來說，如在一週內工作超過四十小時者，則以以外的薪酬可獲工半。但一些小型商業則不受此法例保障。

問：僱主是否以要我超時工作？
答：是，除非僱主與僱員有若干協議，僱主可要你超時工作；不過，在四十小時以外的時間，均可獲得工半的薪酬。

問：我的時薪是六元，但我的僱主在喜歡時才支薪給我，這是否合法？
答：不合法。法例規定時薪工人一定要一星期或二星期獲支一次薪金，不能超過該工作週後的六天。

問：我是否獲得有薪的假期？
答：不是，法例上沒有規定僱員在休假期時，一定獲得薪酬。

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承第一版：塔茨茨大學

稱為P二地段的七千五百餘平方呎土地。第三座新樓將建在泰勒斯街目前南灣青年會及幾座空樓所在地，佔地共一萬九千多平方呎。

這項被稱為塔茨茨大學現存醫療／獸醫綜合樓重建方案的計劃的第一階段將於一九九四年至一九九七年進行，在與哈里森街波羅斯那樓毗連的土地上建一座被稱為「波羅斯那樓」的一百二十五呎高的建築；第二階段將於二〇〇二年至二〇〇七年展開，在波羅斯那中樓、哈佛街、哈里森街和泰勒街之間的地段上建起一百二十五呎的「波羅斯那北樓」，並在南灣青年會現址的R一地段上建造第二幢大樓，此建築高達二百呎；第三階段於二〇〇七至二〇一二年間進行，名為醫療／獸醫大樓重建，將在現有的醫療／獸醫綜合樓上加高三層增至一百七十呎高。

為了獲得市重建局的地皮，塔茨茨大學打算用位於哈里森街的波羅斯那樓來交換P二地段和R一地段。工程完成後，南灣社區和原地被佔用的南灣青年會將獲補償。該校計劃拔出新建的波羅斯那中樓的較低樓層和波羅斯那樓的地下室及一層樓供青年會用。社區還可獲三百一十萬元房屋補償和六十三萬三千元就業補償。

當塔大官員解釋了建築方案之後，社區議會成員，也是哈里森街聖詹姆斯大教堂主持的奧利維爾神父（Fr. O'Regan）提出對該擴建計劃規模的擔憂，並指出其對已包圍在該校建築之中的大教堂的侵犯，他擔心醫療／獸醫大樓的高度與將學校各樓相聯的過街天橋會遮住天光將教堂幽閉在高樓大廈的重圍之中。

社區議會主任胡國新建議，應為此事成立兩個社區委員會，一個負責有關南灣青年的事宜，另一個主管社區利益賠償事務。他主張青年會和中華公所應共同考慮此事。胡國新還提醒塔茨茨大學，儘管他們此次應允各種補償，但應記住以往他們與華埠社區的關係並不好，他們應提供一份正式的補償方案以使該計劃能對華埠社區有吸引力。

機構擴張與華埠爭佔土地一直是值得社區關注的問題，塔茨茨大學準備在華埠大興土木的重建計劃也必然引起全社區人士的注意。

承第一版：狄化宇

狄化宇所教的英文班學生多為來美不久的新移民，有的是從ABC學起的英文。他根據自己多年的教學經驗，將美國的自由教學方法和中國的嚴謹治學精神結合，加深層次，如在掃盲班加入些初級班的知識，初級班又給予些中級班的内容，使學生能學到較多的東西，也使學習能力較強的學生能很快進入掃盲班的學生經過不到一年的學習已昇入了高級班，有個四十餘歲的女學生還成了優秀學員。

狄化宇老師還認為，這些學生來學英文的目的是為了在美國生存，所以教給他們的不僅是英語本身，還應有如何進入美國社會的有關知識。他在教學中強調聽和說，並教些美國社會和生活知識，像找職業、找住房、身份證、購物、填表格等，學生們認為所學知識很實用，不僅從中學會了英語，還掌握了一定的生存能力和應酬技能。

狄老師在教由美國人和生在美國的華裔參加的中文班時也很有特色，他為華裔福利會、劍橋成人教育中心和哈佛商學院培養了許多學生。

說到此次獲獎，狄化宇先生覺得是個意外，雖然自己在華美福利會也是資深教師，但在他工作年頭還長。只是她們年紀尚輕，未能被選作這項有年齡要求嘉獎的獲得者。狄化宇說他

欣賞中國文化之美

兒童博物館在十一月三日，有一整天介紹中國文化的活動，共有一百多位來自麻州各地的老師參加。活動的項目有六種，包括：搓麵、人、國樂、國畫、皮影戲、中國成語與民間故事及中華人民共和國人民的現代生活等等。

這個活動的特色，是參加者不是呆坐聽講，而是能親自動手學習或是思考及比較中美文化之相同與不同之處。

參加的老師們也都在很短的時間之內，有十分具體的成果——學會了搓麵的訣竅、記住幾個有趣的成語、知曉國畫作畫的過程等等。

這個活動是兒童博物館一年一度，很受歡迎的節目，原因是，老師們不單過了豐富有趣的一天，回學校去還可以立刻派上用場呢。

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承第一版：改選

交流，取長補短。紐英倫中華公所是全美中華公所中第一個實行改革，成為不牟利團體的，也應發揮此方面特長，多提供服務，以獲政府和各界的支持贊助。

黃述沾自小在波士頓華埠長大，曾幹過餐館業，大學畢業後做過工程師，現從事餐館業用其供職負責並在林肯街上開一間酒吧。他表示自己熟悉華埠的人緣和事務，而且由於過去擔任過甘乃迪總統競選籌款會主席、洪門致公堂首領等職，因此在中西人士中廣有知名度，在與人交涉時，起碼不必再介紹自己。而且由於他人緣廣，可以直接與相關單位或個人聯絡，易於得到外界的支持，以獲得中華公所需要的資源。另外，他與人合開的酒吧無需他整日坐鎮照料，因此亦有時間投入中華公所的事務。

黃述沾表示，若自己當選中華公所主席，要解決華埠首要的治安、清潔等問題，以使本區居民安居樂業，外部遊客樂於光臨。他說要從遊客的角度來考慮華埠清潔，尤其是清除泰勒街上餐館製造的大量垃圾。他還說將發動青少年組成團體，來保護社區內治安。並邀請中華公所的歷史顧問每月聚會，以他們的經驗真正顧問中華公所事務，使中華公所能重新享有尊嚴聲譽。

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SAMPAN

*This Year's Council Election Draws New Interest
*Police Approach to Community Inconsistent
*Interview: Nancy Lo, Mayor Menino's policy advisor
See these stories and more in the English section

塔芙茨大學製定擴展計劃

將在華埠新建擴建數幢樓宇

在十月份的南灣華埠社區會議上，塔芙茨大學（Tufts University）的官方代表公佈了其準備在華埠進行的二十年重要擴展計劃，以徵求華埠社區的贊同。該校早在一九八九年就向社區議會提出過這項擴展計劃的概要，但這次會議上公佈的方案則更為詳細和全面。

塔芙茨大學的擴展計劃主要包括新建三座大樓並改建一座原有建築。社區議會要求該校官員製定與紐英倫醫院擴建時類似的為社區提供益處的方案。

與紐英倫醫院相似，該大學也假設社區會接受其重大擴展計劃，因其將為華埠提供某些利益：將其現有的波斯那大樓（Posner Hall）交予華埠社區，並為南灣華埠青年在其新建築中提供一些場地。

塔芙茨大學將為青年會提供二萬三千平方呎面積，還提供四萬三千平方呎空間作為「華埠社會服務中心」。波斯那大樓的六千平方呎會議室可由社區與該校合用，還保留出一萬五千平方呎作為零售店，社區也可由此受惠。該校官員聲稱，該計劃可產生六百個新的長期職業，和二千個建築職業，但華埠和亞裔居民有多少可由此受益尚不明晰。

這項擴展計劃將為大學的醫學、牙醫、生物醫學科學、獸醫及營養等系提供新的研究和教學場所。工程將



分三個階段進行。兩座新樓將建在該校所擁有的位於尼倫街、屋街、哈里森街和泰勒街之間的面積約十萬二千平方呎的地皮上，還要佔據由市重建局所有的位於哈里森街和泰勒街之間

轉第一版

將擴建的塔芙茨大樓及準備建樓的空地。

四十載教書

七年在華美

狄化宇因資深經歷獲嘉獎

今年十月十九日，在波士頓世界貿易中心的一次頒獎午餐會上，華美福利會的資深教師狄化宇接受了一個叫作「運作能力基於長期經驗」（Operation A.B.L.E. — Ability Based on Long Experience）的非牟利組織頒發的獎狀，這個為四十五歲以上老年人提供就業和培訓機會的組織的這項獎勵，也是專門頒予四十五歲以上在某行業長期工作而有效者，以鼓勵中老年人對社會多做貢獻。

年過六旬的狄化宇從事教書一行已近四十年，他從一九五四年起在一九八五年移民來美，共在中國昆明雲南師範大學教了三十一年的書，先後教過俄語和英語，出國前已身為副教授。

來美以後他先在麻州總醫院做技術工作，雖然那裡福利待遇相當好，但他依然覺得工作不對口，很懷念教書生活。一個偶然機會，他來華美福利會

利會應徵當教師，從此又開始了教書生涯。盡管這個為亞裔移民難民提供就業及社會服務的非牟利組織所能供給的工資福利並不優越，美國的選擇機會又很多，但狄化宇卻在華美福利會一教七載。他說之所以能長久幹下來，一是他喜歡教書，他覺得工作的目的並非只是掙錢，而是將自己的知識能力奉獻給社會，當然要在最能發揮自己才幹的領域找到位置；二是他出於幫助亞洲新移民的動機而願意在這個組織中工作，他自己也曾是新移民的一份子，深知他們初來美國時尤其是語言不通者的艱難，把幫助他們闖過語言和生活關當作自己的責任；三是他自稱在中國曾在一個單位一呆三十多年，已習慣於較長期地在一個地方工作，盡管美國是個鼓勵自己選擇的社會，但他仍覺得長期幹一項工作更能看出成績的積累。除在華美福利會教書中、英文以外，他還在劍橋成

朱偉憶

轉第一版

狄化宇先生接受獎狀



社區議會 中華公所雙改選

候選人紛紛登台亮相

十八人士競選社區議員
南灣華埠社區議會的選舉日是一月二十八日星期日，上午九時至下午五時，地點在華埠夏里臣街與必珠街轉角處的所物銀行。凡住在紐英倫地區的亞裔和住在華埠的任何族裔居民都可投票，選舉將由波士頓選舉委員會及市長亞爾聯絡員李健遠主持。

至十五日參選報名截止日，共有十八位社區人士申請競選下任社區議員的七個席位。其中保衛C地段聯盟推舉出九人參選，他們是：昆士校園議會執行主席梅大衛、大波士頓法律服務亞裔發展計劃的律師吳玉琪、大同村居民委員會的朱汝聰、華人前進會工人互助中心張福全、亞美公司邢才華、堡壘村居民司徒福傑、中華公所審計陳鴻錫、律師董伊蓮和上海印務局東主王英建。

其他參選者有：競選連任的現議

員陳魯誠和陳灼鑒，以及李保華、梅伍銀寬、黃國建、Shirley Lee、Richard Lum、Agatha Tong、Hing Soo Hoo。

黃梅二位爭當公所主席

紐英倫中華公所改選將於十二月十五日進行。目前公開表示參與中華公所主席競選者已有黃述沾和梅錫銳二人。

梅錫銳先生於十一月十一日召集世界日報、星島日報及本報記者，宣佈梅氏宗親會已一致同意推舉他為中華公所主席候選人。作為來美已二十七年的華僑，梅錫銳說他眼見僑社人口日益增多，人們對社區組織應起的作用的要求也不斷提高。中華公所本應是華僑社區的首領，任重道遠，許多事光靠一名主席是應付不來的。他表示有一夥同心協力之人士自願幫助他工作，因此，他若身任主席，並不

是獨軍奮戰。他也表示，中華公所應設行政主任以處理日常事務，接待僑胞和來訪人員，更好地提供服務。梅錫銳表示，自己若當選為主席，首先要解決的是購買大同村問題，因到明年六月截期只剩半年，必須馬上定案，這是對華人居民有利之事，他一定盡力而為。

長期在華埠做生意，與老華僑、新移民有廣泛聯繫，梅錫銳說他的龍鳳餐館收入多來自華人，而掙錢之後更應回饋社區，因此他的股東們都支持他出去為社區效力。曾在香港讀完中學，並在美國受高等教育的梅錫銳，通英、粵、國語，他希望以多辦些實事，如搞好華埠清潔美化、公佈公所財務、內政透明化、解決大同村、華福樓問題等來吸引僑界信任。他也願意與紐約等地的中華公所開展互訪

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